

# SPOTLIGHT

FEBRUARY 2018

**2017**

# CATEGORY WINNERS

SPOTLIGHT

www.arc.aillife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life and National Income Life

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Commitment vs. motivation



Steve Greer
Chief Executive Officer
AIL/NILICO Agency Divisions

YOU CAN'T GET MUCH DONE IN LIFE IF YOU ONLY WORK ON THE DAYS WHEN YOU FEEL GOOD. — JERRY WEST

DON'T CARE WHO YOU ARE, THERE will be days when you don't feel like doing what you need to do. You may be thinking, "If I'm not motivated, I can't get anything done." Nobody is motivated all the time. Like I tell my kids: welcome to 'Adulging 101.' It's not a lack of motivation that holds us back; it's a lack of commitment.

In this issue of Spotlight, we recognize our year-to-date winners, and Convention and club qualifiers, featuring our record breaking, three-time #1 Individual Producer for 2017, Al Alkurdi. In addition to breaking his own 2016 Net ALP record, he has also become the fastest person to hit \$1 and \$2 million. You can't achieve that level of success without deep commitment.

Motivation means having a reason to act. When I think of motivation I think of words like desire and drive. When you are motivated, you have the desire, but without commitment, the first obstacle you face will stop you dead in your tracks. Al says even he feels the temptation to slack off from time to time, but that doesn't mean he gives in to it!

When I think of commitment, I think of words like determination and dedication. Commitment will get you through times of not feeling motivated better than motivation will get you through times of not being committed. Al said it best himself: "... I remember the people I am committed to meet that day and I just do what I need to do."

Professional athletes and top performers in many fields typically use their routines to pull them into the right mental state, regardless of how they feel. Al's daily routine includes time on the treadmill and checking messages and emails before setting out for the day. You can use a similar process to overcome a lack of motivation and help you develop consistency.

Here's the secret first step: A good routine starts by being so easy, so non-threatening, that you can't say no to it. The most important part of any task is actually starting. Even if you don't feel motivated in the beginning, motivation often comes after starting. That's why your routine needs to be incredibly easy to start.

Experts say your routine should include some form of physical movement and in fact it's a great place to start. It's hard to simply think yourself into being motivated. 'A body

in motion tends to stay in motion' and all that physics stuff. But who wants to jump out of bed and immediately start sweating? So, you might start your exercise routine with something as simple as filling up your water bottle. When you don't feel like working out, you can simply tell yourself, "Just fill up the water bottle." Your only goal is to start the routine and then continue from there.

Remember, the primary purpose of your routine is to create a series of events that you always perform before doing a specific task. Eventually, this routine becomes so tied to your performance that by simply doing the routine, you are pulled into a mental state that is ready to perform. You don't need motivation; you just need to start your routine.

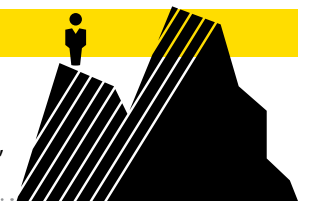
When you don't feel motivated, it can feel like it's too much work to figure out what to do next. Establishing a routine solves that problem because you know exactly what to do next. There's no debating or decision making. You just follow the pattern.

If you only work when you feel motivated, then you'll never be consistent enough to become an elite producer. But if you build small routines and patterns that help you overcome the daily battles, you'll continue to march towards greatness even when it gets tough.

Once again, congratulations to Al and to all our 2017 top producers. I look forward to celebrating your success in Orlando. If you aren't among the winners and qualifiers, don't leave it to chance; get your grind on for next year in Las Vegas! 🎰

SGA Career Track

New Markets Opening & Expanding!
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for Spotlight recognition only.

Retention: 73.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by Thursday 3/22 before 3:30 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be received at Home Office by Tuesday 3/27. eApp business excluded from the 7 day hold should be uploaded by Thursday 3/29 before 3:30 p.m. CST to count for March production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$4,992,727

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to Page 34-41.

Correction

In the January issue of Spotlight, Priscila Gonzalez should have been listed as #12 Individual Producer YTD.

Table with 2 columns: Rank, Name, Net ALP, RET, MGA, SGA

Download the Spotlight App. Includes instructions for downloading and logging in to the app.

Look for the asterisk! The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2019 Awards Presentation are: the top SGA from each category based on Performance Factor with 100% minimum, the top MGA / RGA from each category based on growth and Performance Factor with 100% minimum, the top five GAs, the top five SAs, and the top ten Individual Producers, the top PR Representative from each category, and the top PR Manager from each category. View the 2019 Convention Qualifications online at www.aillife.com or www.nillife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Caesars Palace in Las Vegas! The convention will be held May 8-11, 2019.



# ANNIVERSARIES

**34 YEARS OF SERVICE**  
Robert Seeber, AGT

**26 YEARS OF SERVICE**  
Chuck Hill, PR

**24 YEARS OF SERVICE**  
Melinda-Rae Lyse, RGA

**16 YEARS OF SERVICE**  
Michelle Baxter, PR  
Patrick Duray, RGA

**15 YEARS OF SERVICE**  
Christopher L. Clark, GA  
Desi Dimitrova, SGA  
Byron Paz, SGA  
Patrick Stenglein, SGA

**14 YEARS OF SERVICE**  
Leon Thompson, AGT

**13 YEARS OF SERVICE**  
Ronald Rivera, MGA  
Matthew Willrodt, AGT

**12 YEARS OF SERVICE**  
Ewa Marinaccio, AGT  
Thames Nolan, AGT  
Ricardo Subero, RGA  
Bradley Weigand, RGA

**11 YEARS OF SERVICE**  
Mike Allen, MGA  
Kenneth Greer, MGA  
Kasali Kotun, MGA  
Matthew Lukesh, AGT  
Dale Meyer, MGA

Tiffany Roland, SGA

**10 YEARS OF SERVICE**  
Dustin Kiss, AGT  
Vera Leus, AGT  
William Parmeter, RGA

**9 YEARS OF SERVICE**  
Christopher Chovanec, MGA  
Nicole Conley, AGT  
Richard Dyer, SA  
Sandra Linse, AGT  
Lidia Meglei, SA  
Randy O'Campo, AGT  
Minh Phung, MGA  
Brian Schreiter, RGA  
Carmella Swanson, PR

**8 YEARS OF SERVICE**  
Michael Burningham, AGT  
Cindy Kunce, PR  
David Nham, AGT  
Travis Picklesimer, MGA  
Bobby Szwaja, RGA  
Gregory VanSuch, AGT

**7 YEARS OF SERVICE**  
Aaron Chen, MGA  
Stephen Jeung, MGA  
Andrew McQuade, RGA  
Philip Roffi, MGA  
Ruben Santillana, SA  
Ransy Vazquez, RGA

**6 YEARS OF SERVICE**  
Ibrahim Bah, GA  
Aaron Dupras, AGT  
Charley Forshee, MGA  
Lisa Gomez, AGT  
Steve James, GA  
Patrick Klose, RGA  
Virginia Lee, AGT  
Mark Lomonaco, AGT  
Sione Maumau, AGT  
Roberto Navarro, GA  
Yvette Nelson, AGT  
Kendra Orng, SA  
Victoria Perea, AGT  
Antonio Reyes, SGA  
David Schanuel, AGT  
Jamie Winters, GA

**5 YEARS OF SERVICE**  
Sheila Downey, GA  
Shanita Ellmers, SA  
Jeffrey Hall, MGA  
Joseph Kleeb, SA  
Harvey Quinn, AGT  
Viktoria Ramirez-Meraz, AGT  
Eric Snyder, GA  
Mathew White, GA  
Joshua Yurinko, GA

**4 YEARS OF SERVICE**  
Alvin Ali, GA  
Donna Altshue, PR

Taylor Black, SA  
Ashley Bodnar, AGT  
Deborah Boles, PR  
Jordan Graham, AGT  
Joshua Krueger, RGA  
Alma Lozano, MGA  
Carlton Mack, AGT  
Manuel Matos, AGT  
Najma Mohamed, AGT  
Van Ortega, AGT  
Julianne Scavo, AGT  
Aden Schrock, SA  
Bryan Uhl, PR  
Derek Woo, MGA  
Carl Zablonty, PR

**3 YEARS OF SERVICE**  
Jason Ashline, GA  
Justin Brown, SA  
Matthew Dawson, SA  
Elvis Durakovic, MGA  
Rachel Elfenbein, GA  
Carlos Garcia, AGT  
Courtney Griggs, AGT  
Gloria Mendoza, AGT  
Richard Millington, SA  
Raul Rojas, MGA  
Jenny Rosales, AGT  
Robert Smith, SGA  
Jeffrey Spanaus, AGT  
Curtisha Stephens, GA

Gerrit Stephens, AGT  
Jagdish Sukhu, SA  
Jahlil Sunrise, AGT  
Justin Sutton, MGA  
Erika Torres, GA  
Lara Wyatt, GA

**2 YEARS OF SERVICE**  
Kaylea Adkins, GA  
Noli Alea, AGT  
Steven Augustine, SA  
Denzel Bilford, SA  
David Biolotti, MGA  
Nina Blackmon, SA  
Timothy J Brown, GA  
Alden Bullwinkle-Hatton, AGT  
Caroline Chambers, AGT  
David Chen, MGA  
Jennifer Dettmann, SA  
Mark Diskin, SA  
Dwight Dube, MGA  
Ryan Fogel, AGT  
Daniel Foore, SA  
Mary Franklin, GA  
Joshua Gallant, AGT  
Alifonzo Garcia, AGT  
Lee Goldman, AGT  
Timothy Gunther, SA  
Kainoa Jensen, AGT  
Megan Johnson, GA  
Christopher Leasure, SA

Andres Liranzo, GA  
Jesse Medina Nunez, SA  
Dario Messina, GA  
Martin Miller, AGT  
Brooklyn Mims, AGT  
Rex Munsey, MGA  
Michael Neuendorf, SA  
Spencer Nichols, SA  
Ryan Ohm, GA  
Michael Painton, AGT  
Daisy Pyeatt, MGA  
Janet Quintana, RGA  
Linda Reidy, AGT  
Lillian Rodriguez, AGT  
Kemberly Sousa, GA  
Shilah Criner, MGA  
Christopher Stevens, AGT  
Trevor Tollefson, MGA  
Katie Tu, AGT  
Abraham Weissman, MGA  
Emi Yokoyama, MGA

**1 YEAR OF SERVICE**  
Betsy Adney, SA  
Cristian Alaimo, SA  
Jeanetta Albright-Swan, AGT  
Shauna Allery, AGT  
Jeremy Amero, AGT  
Claudia Amezcua, SA  
Augusto Arango, SA  
Lator Arceneaux, SA

Gwendolyn Bland, AGT  
Noah Bort, AGT  
Kuri Brown, SA  
Kimberly Bui, AGT  
Kevin Butchino, MGA  
Carl Cadet, SA  
Filiberto Carreno, SA  
Donovan Charleston, AGT  
Alexander Chiongbian, AGT  
Winslow Choina, SA  
Erik Clements, AGT  
Robert Cmiel, AGT  
Megan Connors, GA  
Justin Crabtree, AGT  
Jacob Crandall, SA  
Shilah Criner, MGA  
Glenda Crump, AGT  
Neil Dallas, SA  
Virginia Danjou, AGT  
Cathy Dishong, AGT  
Tajha Dixon, AGT  
Stephan Dolic, AGT  
Kayla Dowden, AGT  
Valdomero Duran, AGT  
Philip Eggleton, GA  
Joshua Ellis, GA  
William Fowlkes, AGT  
Scott Frazer, SA  
Randall Fujinaka, SA  
Jacob Gill, AGT

Jessy Girard, AGT  
Joseph Gojcaj, GA  
Jasmine Gomez, SA  
Gerardo Gonzalez, AGT  
Sreekumar Gopakumar, SA  
Karen Guevara, AGT  
Riche Hays, SA  
Lizzy Holbrook, AGT  
Hannah Holmes, MGA  
Sayd Hopiane, SA  
Courtney Howard, SA  
Carole Idolphine, AGT  
Bashar Jarkasy, SA  
Erin Jennings, AGT  
Maurice Jordan, GA  
Lukess Joseph, AGT  
Shelby Justice, SA  
Stephen Kegler, AGT  
Ryan Lucido, AGT  
Rovena Lulgjuraj, SA  
Kenneth MacKenzie, AGT  
Sean Marron, AGT  
Matthew McElroy, AGT  
Emilio Mongu, AGT  
Markeja Mullins, AGT  
Romie Murphy, SA  
Jason Pavunkovic, SA  
Kempton Perry, SA  
Aaron Piotrowski, GA  
Eleanor Powell, SA

Steven Ritchie, AGT  
Angela Rodriguez, GA  
Jeffery Roland, GA  
Marshiela Sager, GA  
Sean Shephard, SA  
Solomon Siegel, AGT  
Joseph Skaggs, AGT  
Ronald Slusarski, AGT  
Tracey Sonnabend, SA  
Richard Sparkman, SA  
Sean Sparkman, SA  
David Staffieri, AGT  
Robert Stanley, AGT  
Vitaliy Stoykevich, AGT  
Brianna Tarco, AGT  
Erinn Teeuwen, AGT  
Monique Tolbert, SA  
Tyler Townsley, AGT  
Nicholas Urso, AGT  
Pavel Valdez, AGT  
Bria Washington, GA  
Tabrina Webb-Hayes, GA  
Drew Wilkins, SA  
Stephanie Willis, AGT  
Rangi Witika, SA  
Richard Zuccato, AGT



NEW  
SGA

**Patrick Stenglein**  
Wisconsin  
January 17

Patrick joined the Altig-Orlovic SGA office in 2002 at the tender age of 22, personally recruited by his older brother Ryan. He always dreamed of a place in AIL/NILICO's SGA body and for the last 15 years, he had "the incredible opportunity to select, train and develop high level leaders" for the A-O organization and manage several regional offices. "I've been with this company for nearly half my life and have been blessed every day," he says. He says his promotion to A-O partner is "the ultimate, the best of Opportunity Unlimited." Patrick lives in Milwaukee.

# PROMOTIONS

**STATE GENERAL AGENT**  
Patrick Stenglein

**REGIONAL GENERAL AGENT**  
Alberto Alcalá  
Dana Black  
Jason Bratin  
London Burnett  
Yemi Akinade  
Matthew Cessna  
Matthew Conrad  
Kevin Davis  
Dustin Dunlap  
Yussuf El-Zein  
Nicholas Engrav  
Anita Ferris  
Corey Hallam  
Jonathan L. Jones  
Meaghan Krecsko  
Arthur McIntyre  
George O'Shea  
Robert Park  
William Parmeter  
Ernest Powell  
Joshua Randolph  
Jeremy Rivers  
Atta Saleh

Nicole Sanders  
Matthew Simonson  
Gary Slocum  
Paul M Smith  
Dominic Telymonde  
Jeffery Thiel  
Constance Tuiteleapaga  
Andrew Wagner  
Ashley Wenning  
Tyler Worstell  
Gevorg Yanukyan

**MASTER GENERAL AGENT**  
Venita Allen  
Behrad Baghbanian  
Steven Barton  
Steven Bensinger  
Joan Bonvicini  
Carlo Buhay  
Kevin Butchino  
Sherryce Butler  
Lillian Carroll  
James Cassie  
Denis-Michael Catalano  
Devon Chapman  
Barkley Collinson  
Antonio Denino

Robert Drake  
Daniel Duncan  
Antonio Evans  
Ross Ewen  
Omar Fernandez  
Antonio Flores  
Keona France  
Robin Gonzalez  
Kierra Goodwin  
Darryl Graham  
Anthony Greco  
Chad Harper  
Asiguy Haugabook  
Jennifer Holliday  
Steven Barton  
Avi Kauderer  
Carlin Kaufman  
Tyson Kiertucki  
Meardey Kim  
Fran Kolos  
Zoltan Krecsko  
Jorge Leon  
Luao Leota  
Thomas Longino  
Rochelle Lugo  
Alipate Makau

Andy Mansor  
Angel Martinez  
Dale Meyer  
Brandon Mogel  
Dylan Murphy  
Jeremy Osborn  
Aaron Parsons  
Joseph Quintons  
Zonia Ramirez  
Roger Rau  
Brian Schmitz  
Andrew Severson  
Amr Shater  
John Sloan  
Mark Smith  
Alison Sterzer  
Jessica St Pierre  
Ryan Tomajcik  
Tyler Townsley  
Paul Vassallo  
Jason von Rosenberg  
Jordan Warner  
Kasey L White  
Alba Williams  
Sally Wilson  
Derek Woo

Christine Wood  
Anthony Dixon  
Michael Foret

**60% GENERAL AGENT**  
Brandon Baker  
Hanna Gore  
Jason Isanberg  
Brandon C Johnson  
Dario Messina  
Matthew Simon  
Luke Skotnicki  
Zachary Whipple

**57.5% GENERAL AGENT**  
Justin Allain  
Alan Arellano  
Awa Babou  
Armando Benitez Ojeda  
Muzit Berhe  
Gerilyn Bertoli  
Matthew Blue  
Jacob Brown  
Jessica Brown  
Brian Cabral  
Erica Carrillo  
Priscilla Chavez  
Patricia Contreras

Kalen Dugan  
Nadia Feleti  
Seth Frisby-Jack  
Dia Ghandour  
Joseph Gojcaj  
Sierra Healy  
Sarah Herbold  
Jacqueline Higareda  
Kyra Hopkins  
Cyan Kissinger  
Kevin Kondrad  
Young Lee  
Joshua Lowman  
Deshawn Moore  
Patrick Ngangyou Tchounchui  
Babajide Obashoto  
Kurt Overy  
Eli Parra  
Dulce Paz  
Joseph Pizzoferrato  
Colin Quigley  
Javier Roe  
Stella Roznovan  
Robert Rummel  
Monique Safari  
Anthony Seavon

Derek Schmidt  
George Shafiek  
James Sherwood  
Jeannieliza Solis  
Tanya Sutton  
Matthew Trombley  
Hifo Tuionetoa  
Katherine Vassallo  
Celia Westrick  
Douglas Zackodnik

**55% SUPERVISING AGENT**  
Jennifer Barnes  
Benjamin Berry  
Daniel Blake  
Layla Bokhari  
John Cisna  
Nelson Desmond  
Jennifer Dettmann  
Moises Hadvan  
Thomas Massey  
Andrew McAllister  
Alexander McGaw  
Brian Myers  
Marianne Rafeedie  
Rahmatullah Romal Omid  
Saghir Sheikh

Clayton Slaughter  
Austin Smith  
Sean Sparkman  
Richard Tabanji  
Melissa Tatum  
Tanis Williams

**52.5% SUPERVISING AGENT**  
Salanieta Ahlbrandt  
Mohammad Alalol  
Anthony Almeida  
Jocelyn Appleton  
Raul Aquino  
Joshua Arsenaault  
Cameron Ashcroft  
Mama Atsetu  
Lorena Avila  
Jeffrey Barker  
Michael Barry  
Angelea Bielefeld  
Donald Bower  
Adam Carlile  
Monique Casey  
Connor Hinman  
Sayd Hopiane  
Mubeen Hussain  
Nicole Hutchinson  
Tiffany Irving

Chellee Crow  
Alaina Cullen  
Anthony Dallas  
Andrew David  
Ethan Dewyer  
Tanius Doucet  
Catherine Doyle  
Faamasinoga Eneliko  
Robert Ensign  
Stephen Farnsworth  
Monia Fernandez  
Dylan Foti  
Gabrielle Gallo  
Jason Garland  
John-Ryan Goguen  
Ryan Gold  
Alexis Gomez  
Jasmine Gomez  
Edy Haddad  
Kailynn Hanvey  
Drew Herstine  
Connor Hinman  
Sayd Hopiane  
Mubeen Hussain  
Nicole Hutchinson  
Tiffany Irving

Lina Jimenez  
Cymberlyne John  
Austin Johnson  
Daniel J Johnson  
Tisha Joyner  
Sarosh Khan  
Charlene King  
Johnathan Kyte  
Tiffany Lackman  
Victor Ledesma  
Paulina Leon  
Tyler Limebeer  
Bobby Lo  
Ryan Locke  
Joshua Lopez  
Brittany Luke  
Tyler Mabry  
Sophie Maes  
Moraima Mariscal  
Sherrie McCarty  
Jesse McCormick  
Scott McCrory  
Tania Meehan  
David Melendrez  
Hany Mikhail  
Rick Miller

Christopher Montbriand  
Monica Montgomery  
Nasr Nasr  
Mayara Negrin Alba  
Alex Orr  
Matias Orrego  
Jarumy Parra  
Lisa Perdue  
Aleksander Praela  
Qambar Raza  
Zachary Richard  
Eric Rodriguez  
Nathan Sanzo  
Aref Sayegh  
Daniel Shippee  
Jordan Siudy  
Isaiah Sivels  
Chelsea D Smith  
Jason Smith  
Jennifer Smith  
Jessica D Smith  
Shaun Smith  
Gregory Soto  
Shannon Stewart  
Tyler Strickland  
Justin Suitsos

Chastity Swanson  
Evan Thomas  
Shaquille Traylor  
Shane Van Heerden  
Benjamin Villalobos  
Robert Vizioli  
Aleshia Warner  
Tabrina Webb-Hayes  
Reid Weber  
Jadelene Welty  
Chelsea Wilbur  
Deiron Williams  
Rasheena Willson  
Lawrence Wise  
Rangi Witika  
Troy Young

# PR Global Meeting and Leadership Academy



# THE WIN



**Susan Fuldauer**  
Vice President of  
Public Relations Field Operations

**THIS IS THE SPOTLIGHT ISSUE IN** which we have the first opportunity to publicly celebrate our 2017 AIL/NILICO winners, the best-of-the-best for last year. I love spotlighting the accomplishments of individuals and the collective team effort.

It's not just the numbers these winners put up, it's the path to "The Win" that is worthy of celebration. The real story of "The Win" is the strategic preparation, the struggle, the setbacks, the courage it takes to get to the comebacks, and above all, the mindset of these winners. I guarantee every one of our 2017 top winners had setback days. But those days served to strengthen the path to "The Win." Morgan Wooten, Basketball Hall of Famer, states: "You learn more from losing than winning. You learn how to keep going."

When the list of the 2017 top producers, top PR, top managers, top directors and top SGAs are announced, we often see familiar names on the list; repeat winners. We celebrate their continued success, even as we celebrate that very first category win. We celebrate the vision, the drive to accomplish the vision, and the wins that offset the losses. Success doesn't happen overnight. It's a process. According to the great Vince Lombardi, "Winning is not a sometime thing; it's an all-time thing. You don't win once in a while, you don't do things right once in a while, you do them right all the time. Winning is habit. Unfortunately, so is losing."

Watching the Olympics this past month, we witnessed the long road many of the Olympians went through to have that one moment in time when all the preparation, talent and perseverance came together for a gold medal win. These participants will forever be Olympians but only the select few were fully prepared mentally and physically to make it to the medal platform. The Olympic platform, reserved for the ultimate dreamers and performers, is much like the platform we give to our ultimate dreamers and performers — recognition on

stage at Convention in front of all their fellow attendees (the top 10% of AIL/NILICO). Only a select handful of qualifiers get to the ultimate gold, "The Win." These are the folks you need to be having a conversation with.

At the recent 2018 PR Global meeting, we celebrated PR victories, but we also learned much from the stories told of setbacks both from PR team personal stories and from team successes and triumphs over those setbacks. We came together as individuals, but left the Global Meeting as PR Strong — working from our strengths, not our weaknesses. Team PR headed back to our territories more engaged, more driven, more steadfast in our purpose and our vision. PR Strong: driven to win, not only for recognition, but for the greater prosperity of our agency partners, the working families we serve and our own families. While we have much to celebrate with our 2017 winners, let's remember to acknowledge and understand the path these winners took to get to "The Win" and look forward to another successful year for these winners and the new winners yet to be named.

Congratulations to all the 2017 Winners! 🏆

# NEW ASSOCIATES

PER MANAGER

## SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Clayton Slaughter	13	Michael Vasu	Kamil Kaleta	3	Sabrina Lloyd	Ethan Dewyer	2	Slav Bitman	Jeanette Ramirez	2	Mathew Hart
Chase Miller	8	Surace-Smith	Layla Bokhari	3	Chad Potts	Selina Maldonado	2	Jose Carvajal	Bamey Browner	2	Hart-McCallum
Holly Bonhorst	7	Michael Vasu	Walter Collie	3	Nick Scordos	Gustavo Siordea	2	Cohen-Cohen	Renita Fulcher	2	Bob Olson
Cameron Ashcroft	5	Slav Bitman	Lakienya Carson	2	Altig-Orlovic	Frances Dorsey	2	Richard Correa	Lidia Meglei	2	Bob Olson
Keith Doran	4	Altig-Orlovic	Joshua Gaskin	2	Altig-Orlovic	Chris Martinez	2	Richard Correa	Ashley Silva	2	Cisco Perez
Donald DeVoise	4	Slav Bitman	Andrew George	2	Altig-Orlovic	Cymberlyne John	2	James Cunningham	Sean Gillespie	2	Tiffany Roland
Heriberto Chavez	4	Richard Correa	Michael Hepner	2	Altig-Orlovic	Donald Stone	2	James Cunningham	Richard Millington	2	Imran Satti
Jeffery Roland	3	Richard Correa	Olja Holovcuk	2	Altig-Orlovic	Lawrence Wise	2	James Cunningham	George Bort	2	Surace-Smith
Kelly Meier	3	Correa-Hunt	Victoria Lammey	2	Altig-Orlovic	Veronica Coval	2	Laura Fisher	Jaden Goldney	2	Surace-Smith
Steven Augustine	3	Cindy Furer	Konstantina Skalkos	2	Altig-Orlovic	Ashley Odonal	2	Laura Fisher	Sherrie McCarty	2	Dustin Venekamp
Cristian Alaimo	3	Sabrina Lloyd	Akshay Toora	2	Altig-Orlovic	Taylor Black	2	Giglione-Ackerman	Drew Wilkins	2	Jamison Weatherspoon
Carolyn George	3	Sabrina Lloyd	Amber Fitzmartin	2	Simon Arias	Caren Deanda	2	Mathew Hart			

## MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Andrew Batten	25	Michael Vasu	Craig Strompf	6	Cindy Furer	Mike Paragiou	4	Nick Scordos	Darcy Schrieber	3	Zachary Hart
Dan Ikei	22	Altig-Orlovic	Jake Yagjian	6	Albert Serur	Jeffrey Hall	4	Albert Serur	Jason Green	3	Hart-McCallum
Dominic Telymonde	21	Giglione-Ackerman	Fritznel Octave	6	Tom Williams	Daryl Graham	4	Surace-Smith	Johnny Ramos	3	Matt Henderson
Joshua West	18	Michael Vasu	Mark Beckford	5	Slav Bitman	Eugene Garcia	4	Dustin Venekamp	Janet Quintana	3	Kyle Johnson
Dana Black	17	Eric Cochran	Jeramey Pitman	5	Richard Correa	Tiffany Babin-Washington	4	Jay Washington	Aaron Parsons	3	Brandon MacDonald
Kaitlyn Brandt	14	Stephen Jubrey	Steven Redd	5	Mathew Hart	Omar Billy	4	Jamison Weatherspoon	David Bilotti	3	Corey Neff
Evan Donoghue	14	Corey Neff	Kerlens LaRose	5	Matt Henderson	John Ophals	4	Jamison Weatherspoon	Elias Boles	3	Oldham-Gryska
Kimberly Hamilton	14	Oldham-Gryska	Vincent Meyer	5	Chad Potts	Meaghan Krecsko	3	Altig-Orlovic	Avi Kauderer	3	Oldham-Gryska
Sokol Fazliu	11	Simon Arias	Scott Wheeler	5	Imran Satti	Aaron Lammey	3	Altig-Orlovic	Andre Bent	3	Bob Olson
Lalitha Janardhanan	10	Slav Bitman	Marc Salvaggi	5	Surace-Smith	Melinda-Rae Lyse	3	Altig-Orlovic	Reynolds Akuamo	3	Theodore Pappas
Joshua Krueger	10	Richard Correa	Blake Higuchi	4	Altig-Orlovic	Brandon Minor	3	Altig-Orlovic	Josh Bloomquist	3	Tiffany Roland
Omar Fernandez	10	Cindy Furer	Sean Velasquez	4	Cohen-Cohen	Brandon Summerton	3	Altig-Orlovic	Matthew Parks	3	Surace-Smith
Kay Pomroy	9	Greg Graham	Andrew McQuade	4	Richard Correa	Daniel Dunham	3	Simon Arias	Paul M Smith	3	Surace-Smith
Bobby Szwaja	9	Theodore Pappas	Duni Olusegun	4	James Cunningham	Brody Maughan-Evanson	3	Simon Arias	Mizhram Rivera	3	Steve Svendson
Patrycja Grudzinska	8	Sabrina Lloyd	Paul Zuzick	4	Laura Fisher	Aaron Parks	3	Simon Arias	Jose Viramontes	3	Michael Vasu
Zach Otto	8	Sabrina Lloyd	William Tompkins	4	Ryan Giddens	Elyse Bryan	3	Souley Bah	Carlos Arballo	3	Dustin Venekamp
Ransay Vazquez	8	Bob Olson	Elvis Durakovic	4	Giglione-Ackerman	Kody Kramme	3	Eric Cochran	David Staffery	3	Dustin Venekamp
Ashley Wenning	8	Surace-Smith	Kyle Lewicki	4	Mathew Hart	Stephen Jeung	3	Cohen-Cohen	Devon Chapman	3	Jamison Weatherspoon
Jorge Leon	7	Cohen-Cohen	Rodney Ward	4	Zachary Hart	Aaron Burke	3	Richard Correa	Robert Park	3	Jamison Weatherspoon
London Burnett	7	Surace-Smith	Demetrius Lucas	4	Kyle Johnson	Deana Plaster	3	Correa-Hunt	Yemi Alkinade	3	Tom Williams
Michael Mandella	6	Altig-Orlovic	Duane Shaw	4	Sabrina Lloyd	Joshua Randolph	3	James Cunningham	Michael Musso	3	Tom Williams
Patrick Knouse	6	Slav Bitman	David Wang	4	Bob Olson	Michael DeGiovanni	3	Giglione-Ackerman	Alan Fricke	3	John Young
Matthew Turnquist	6	Richard Correa	Ryan Wilson	4	Phillip Prata	Magda Figueiredo	3	Giglione-Ackerman			
Brian Zuzick	6	Laura Fisher	Robert Kanaan	4	Imran Satti	Morgan Lobello	3	Giglione-Ackerman			

## GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Dean Gushi	21	Altig-Orlovic	Kristen Brown	4	Michael Vasu	Jenna Grula	2	Simon Arias	Gustavo Avila	2	Sabrina Lloyd
Cory Cannataro	21	Giglione-Ackerman	Shantayia Williams	4	Jamison Weatherspoon	Joshua Jahnish-Maltese	2	Simon Arias	Dulce Paz	2	Sabrina Lloyd
Adam Kidikas	17	Michael Vasu	Risa Moniz	3	Altig-Orlovic	Ariana Jones	2	Simon Arias	Alexander Johnston	2	Oldham-Gryska
Kaylea Adkins	15	Eric Cochran	Jennifer Jaikes	3	Simon Arias	Jimmy Riley	2	Simon Arias	Zachary Whipple	2	Oldham-Gryska
Michelle Caouette	11	Oldham-Gryska	Ryan Ohm	3	Simon Arias	Sarah Acker	2	Eric Cochran	Richard Pazak	2	Bob Olson
Tanya Sutton	10	Slav Bitman	Jennifer Reed	3	Simon Arias	Sacramento Juarez	2	Cohen-Cohen	Susan Scott	2	Bob Olson
Alan Arellano	10	Cindy Furer	Landon Schlag	3	Richard Correa	James Harding	2	Richard Correa	Haydn Daniel	2	Theodore Pappas
Brandon Foster	9	Simon Arias	Luke Skotnicki	3	James Cunningham	Payam Sami	2	Richard Correa	Edmaggie Myrthil	2	Theodore Pappas
Jason Isanberg	9	Theodore Pappas	Michelle Olivo	3	Giglione-Ackerman	Andres Morales	2	James Cunningham	Joshua Ellis	2	Blake Ralston
Chelsea Peacock	8	Stephen Jubrey	Azar Afnan	3	Zachary Hart	Shayla Williamson	2	James Cunningham	Justin Allain	2	Imran Satti
Anthony Sava	6	Surace-Smith	Brandon Neal	3	Zachary Hart	Patrick Ngangyou Tchoundhui	2	Laura Fisher	Christopher Muraca	2	Albert Serur
Lisa Mosley	5	Richard Correa	Renee Cunningham	3	Hart-McCallum	Alejandro Pineda	2	Laura Fisher	Brent Bowling	2	Surace-Smith
Zachery Nelson	5	Richard Correa	Karen Lamey	3	Kyle Johnson	Kamal Tayyib	2	Don Foti	Oleg Novitchii	2	Surace-Smith
Garrett Shelton	5	Richard Correa	Avery Hearn	3	Bob Olson	Kerry Zorns	2	Ryan Giddens	Kurt Overy	2	Surace-Smith
Aaron Piotrowski	5	Sabrina Lloyd	Timothy Wilson	3	Phillip Prata	Patricia Cicerale	2	Giglione-Ackerman	Eric Peyton	2	Surace-Smith
Diane Williams-Lewis	5	Bob Olson	Phillip Waisman	3	Imran Satti	Danielle Morales	2	Giglione-Ackerman	Hayden Hill	2	Dustin Venekamp
Michael van Delft	5	Imran Satti	Nicholas Deliberto	3	Albert Serur	Martha Alvarado	2	Mathew Hart	Anthony Padilla	2	Dustin Venekamp
Michael Joseph	4	James Cunningham	Derek Foore	3	Surace-Smith	Stuart Pagan	2	Mathew Hart	Muzit Berhe	2	Jamison Weatherspoon
Anthony Ferraro	4	Laura Fisher	Calvin Shaw	3	Surace-Smith	Jeffrey Hudson	2	Zachary Hart	Evelyn Howell	2	Jamison Weatherspoon
Timothy Stewart	4	Laura Fisher	Darrin Roberts	3	Jay Washington	Arthur Trost	2	Zachary Hart	Richard Johnson	2	Jamison Weatherspoon
Marcus Piccirilli	4	Giglione-Ackerman	Brandon Teter	3	Jamison Weatherspoon	Lynn Jenkins	2	Hart-McCallum	Narciso Nieves	2	Jamison Weatherspoon
Brandon Schweitzer	4	Stephen Jubrey	Jackson Hamilton	3	John Young	George Alamo	2	Matt Henderson	Sonia Tyner	2	Jamison Weatherspoon
Robert Adrahtas	4	Sabrina Lloyd	Tina Janti	2	Altig-Orlovic	Armando Benitez Ojeda	2	Matt Henderson	LaDelus Brown	2	Jeremy Welch
Michael Patty	4	Chad Potts	Tabitha McDermid	2	Altig-Orlovic	Joseph Rotolo	2	Matt Henderson	Miguel Fajardo	2	Tom Williams
Sina Heak	4	Albert Serur	Cameron Cimino	2	Simon Arias	Taurean Floumoy	2	Kyle Johnson			
Colin Quigley	4	Surace-Smith	Derya Ekren	2	Simon Arias	Jesse Spencer	2	Stephen Jubrey			

## RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Michael Laramie	29	Michael Vasu	Evan Holzhauer	24	Giglione-Ackerman	Blake Higuchi	23	Altig-Orlovic

**NEW ASSOCIATE** – \$1,000 contract-to-date new agent

**THE MINIMUMS FOR RECOGNITION ARE:**  
**SA & GA** – at least two new associates during the month  
**MGA** – at least three new associates during the month  
**RGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

# LEGACY

## RECRUITING PROGRAM



### TOP RECRUITING AGENTS\*\* JANUARY

TOTAL LEGACY RECRUITERS: 317

TOTAL LEGACY RECRUITS: 381



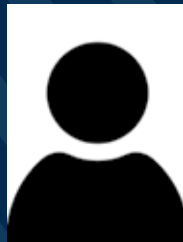
**Gina Sherman**  
6 Recruits  
Bob Olson



**Ransey Vazquez**  
5 Recruits  
Bob Olson



**Scott Wheeler**  
5 Recruits  
Imran Satti



**Paul Rhoton**  
3 Recruits  
Altig-Orlovic



**Michael Silvis**  
3 Recruits  
Simon Arias

NAME	# RECRUITS	PAYOUT	NAME	# RECRUITS	PAYOUT	NAME	# RECRUITS	PAYOUT	NAME	# RECRUITS	PAYOUT
Gina Sherman	6	\$ 7,000	Raul Aquino	2	\$ 3,402	Matthew Eyer	2	\$ 2,000	Deana Plaster	2	\$ 677
Ransey Vazquez	5	1,119	Cameron Ashcroft	2	500	Alexis Fernand	2	2,000	Patrick Radcliffe	2	2,016
Scott Wheeler	5	1,777	Tiffany	2	648	Tony Geer	2	1,354	Samantha Ralston	2	720
Paul Rhoton	3	3,000	Babin-Washington	2		Nicholas Gojcaj	2	2,172	Steven Ritchie	2	500
Michael Silvis	3	3,000	Michael Battaglio	2	828	Jordan Hallman	2	1,507	Philip Roffi	2	500
Steven Augustine	3	1,130	Bret Bradford	2	2,000	Evelyn Juarez	2	500	Jesus Romero	2	2,771
Joel Jesurun	3	1,203	Paulette Bradley	2	2,000	Johnathan Kyte	2	2,000	Benjamin Sager	2	551
Mike Paragiou	3	990	Brandon Clark	2	500	Mario Leon	2	526	Duane Shaw	2	500
Jeramey Pitman	3	750	Jammal Coleman	2	500	Michael McKiernan	2	657	Craig Swinney	2	2,000
Rosemary Soto	3	1,374	Shawntae Collins	2	500	Amelia Moeaki	2	950	Ryan Vance	2	995
Alexis Tran	3	924	Manuel Diaz	2	2,084	Dulce Paz	2	1,100	LaKesha Wright	2	2,274
Alexander Angelides	2	2,036	Patrick Duray	2	501	Joshua A Pinckney	2	2,158			

### TOP RECRUITING AGENTS\*\* YTD

TOTAL LEGACY RECRUITERS: 317

TOTAL LEGACY RECRUITS: 381

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Gina Sherman	6	Raul Aquino	2	Alexis Fernand	2	Patrick Radcliffe	2
Ransey Vazquez	5	Cameron Ashcroft	2	Tony Geer	2	Samantha Ralston	2
Scott Wheeler	5	Tiffany Babin-Washington	2	Nicholas Gojcaj	2	Steven Ritchie	2
Steven Augustine	3	Michael Battaglio	2	Jordan Hallman	2	Philip Roffi	2
Joel Jesurun	3	Bret Bradford	2	Evelyn Juarez	2	Jesus Romero	2
Mike Paragiou	3	Paulette Bradley	2	Johnathan Kyte	2	Benjamin Sager	2
Jeramey Pitman	3	Brandon Clark	2	Mario Leon	2	Duane Shaw	2
Paul Rhoton	3	Jammal Coleman	2	Michael McKiernan	2	Craig Swinney	2
Michael Silvis	3	Shawntae Collins	2	Amelia Moeaki	2	Tyler Townsley	2
Rosemary Soto	3	Manuel Diaz	2	Dulce Paz	2	Ryan Vance	2
Alexis Tran	3	Patrick Duray	2	Joshua A Pinckney	2	LaKesha Wright	2
Alexander Angelides	2	Matthew Eyer	2	Deana Plaster	2		

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.  
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. In case of a tie, top Legacy Recruiting Agents will be determined by payout.  
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

# Q4 PR Contributions

**ABATE of Illinois** — Event Sponsorship

**ABATE Of PA** — Silver Sponsorship for Convention & Legislative Event

**Arkansas AFL-CIO, Southern Regional Council Conference**

**BC New Democratic Party** — Convention

**Children's National Medical Center/Dr. Bear's Closet**

**Community Foundation for Palm Beach and Martin Counties**

**Community Services Agency** — Charity Golf Tournament

**Cosmetology Association Of NB** — Meeting Sponsorship

**CWA 9423 Education Fund**

**Denver Area Labor Federation** — Event Sponsorship

**Erie Niagara Chapter, New York Credit Union Association** — Charity Dinner Sponsorship

**Food & Drug Council** — Lady Luck Convention Sponsor

**Hawaii Credit Union League** — Convention

**IATSE 480** — Beholder Level Sponsorship for New Mexico Film Festival

**IBEW** — Convention

**IBT 320** — Holiday Drive Donation

**Jewish Labor Committee** — Human Rights Awards Dinner

**Joint Council 16** — Hurricane Disaster Relief Donation

**Law Enforcement Officers Relief Fund** — Donation and Golf Tournament Sponsorship

**Los Angeles Alliance for a New Economy** — Event & Ad Sponsorships

**Manitoba Nurses Union** — Labour Scholarship

**Maryland State & DC AFL-CIO** — Convention

**Midwest Academy** — Host Committee Event Sponsorship

**National Employment Law Project** — Event & Ad Sponsorships

**New Jersey State AFL-CIO** — Women in Leadership Development Conference

**New York State AFL-CIO** — Ad & Event Sponsorships

**North America's Building Trades Union** — Reception Sponsor for Governing Board Meeting

**Ontario Federation of Labour** — Convention & Donation for the Jack Layton Scholarship Fund

**Operation Christmas Cheer**

**SEIU HCII** — Raffle Prize

**South Florida AFL-CIO** — Event & Ad Sponsorships

**St. Louis Building and Construction Trades Council** — Event Sponsorship

**Teamsters Hispanic Caucus, New Jersey Chapter** — Ad & Event Sponsorships

**Tennessee Pipe Trades Association** — Convention/Conference

**Texas AFL-CIO Membership Education Fund** — Event Sponsorship

**The Actors Fund** — Donation

**The American Labor Museum Botto House** — Ad

**The Workmen's Circle** — Event & Ad Sponsorships

**UAW REGION 1D** — Ad

**UFCW GOLDEN STATE 8** — Member Disaster Relief Fund Donation

**Union Parks Workers** — Event Sponsorship

**United Labor Agency** — Unsung Hero's Event Sponsorship

**UWUA 369** — Golf Tournament for Scholarship Fund

# ALASKA

6-MONTH CONTEST



## Current Contest Leaders

### STATE GENERAL AGENTS

	SGA	Obj Net ALP	Contest Net ALP	% Growth
<b>I&amp;II</b>	Zachary Hart	\$1,843,865	\$1,639,714	88.9%
	Surace-Smith	\$1,431,763	\$830,938	58.0%
<b>III&amp;IV</b>	Dustin Venekamp	\$443,922	\$529,355	119.3%
<b>V&amp;VI</b>	James Cunningham	\$203,203	\$215,161	105.9%
<b>VII&amp;VIII</b>	Johnson-Nelson	\$77,832	\$103,773	133.3%
<b>IX&amp;X</b>	Ryan Bisanz	\$29,792	\$73,379	246.3%

### MANAGING AGENTS

	Name	Associates	Contest Net ALP
<b>RGA</b>	Ryan Fickert	139	\$1,498,591
<b>MGA</b>	Mark Dushaj	23	\$782,238
	DeAnthony Hartman	12	\$149,711
	Salman Satti	11	\$148,146
<b>SA/GA</b>	Joseph Gojcaj	8	\$389,146
	Dario Messina	4	\$157,822
	George Shafiek	5	\$111,704
	Rovena Lulgjuraj	2	\$95,520

### PERSONAL PRODUCERS

Name	Contest Net ALP
Al Alkurdy	\$369,988
Susan Bedrossian	\$220,526
Katie Massart	\$162,684
Michael van Delft	\$146,136
Austin W Smith	\$144,673
Joshua Dishong	\$144,650
Muhammed Ashraf	\$138,509
Ryan Vance	\$136,777
Jacqueline Kabluyen	\$135,617
Bryan Juskiw	\$123,058
Roghie Hassan Loo	\$122,848
David Ruhara	\$113,546
Brooklyn Mims	\$108,545
Oleg Novitchii	\$106,434
Priscila Gonzalez	\$106,157

### PUBLIC RELATIONS

	Name	% Contest Obj
<b>I-IV</b>	George Farenthold	174.12%
	Kathy Pappas	167.07%
	Malka Arony	150.25%
<b>V-VIII</b>	Gabriela Berloni	426.97%
	Rebecca Klebsch	368.31%
	Elif Atici	303.44%
<b>Manager</b>	Deborah Boles	153.61%

**PLEASE NOTE:** Alaska Six-Month Contest period is business or cards received and processed by Home Office between October 1, 2017 and March 31, 2018. Contest results show top people in each qualifying category. For full contest details and minimum production / original card requirements, visit [arc.aillife.com](http://arc.aillife.com) or [arc.nillife.com](http://arc.nillife.com).

# WHEN 90 GETS YOU 80



**Richard Meshulam**  
Vice President of Quality Business

**T**HE ONLY THING HOLDING AGENTS, managers and SGAs from '90 Gets You 80' is their own way of thinking. What I mean is that for the Company to achieve an 80% retention level, we must first increase our net-to-gross to 90%.

Since retention is based on the gross submit of business and the business that continues to pay for at minimum 4 months, we must increase our net-to-gross and eventual net issue of business to achieve that goal.

While in the home, ask every question specifically and literally. Don't paraphrase any questions. Don't assume; get the answers directly from the applicant. You can't tell if they have an underlying medical condition if you ask, "You are in good health, aren't you?" The answer will always be 'yes!' They may take 10 different prescriptions to achieve good health on a daily basis but because you led them to an answer, you will never know that. Asking the questions properly also cements you as the professional that you are. If an applicant feels you are trying to get around the system, they often tell us in the verification call or call POS and advise us that "the agent didn't ask the questions regarding my \_\_\_\_\_ condition and I feel I need to advise you of this." Don't laugh — it happens daily!

When completing the Needs Analysis Survey, if you have an error in spelling, date

of birth, sex, conditions, etc., it populates the application with the same errors. Always double check your work. Your next appointment is not as important as the applicant you are currently with.

Now, on to the most important part of the presentation: the closing sequence. Cementing the sale and preventing cancellations is paramount to any other part of the sale. The questions at the end in eApp are actually statements. Read them to the applicant.

- "When they call and the caller asks you about how I did, can you give me all 10s as a grade?" Anything less, start the explanation of benefits over again.
- "Remember that toothbrush thing that you had in your mouth for a couple of minutes? That is the oral swab test."
- "They will also ask if I turned the laptop around and had you type your name on my computer. Now, don't forget about this because I did and you did."
- "Very important in the process of providing you with insurance benefits is that we may need for a nurse to come out to your house, ask you some medical questions and possibly obtain a urine or blood sample or both."
- "We have agreed that \$XXX.XX premium will be taken out of your account at XXX bank on the XX day of the month (plus or minus three days for weekends and holidays). This is a lifetime commitment for your family."
- "The last part is regarding your medical records. The doctor's name you gave me today is the one with your medical records, right? We may be requesting records from him/her. If we have a problem getting the

records, I may need to call you and have you call the doctor's nurse to assist us."

- Confirm the four possible outcomes of the application:
  - "1. AIL will issue the policy as requested."
  - "2. Based on the medical information we obtain you may be what is called 'rated.' In other words, we are covering you for the amount requested; however, based on your medical info, the premium may be a little higher. If it is, I will come out to your house and give you the options."
  - "3. The 3rd option is that we may provide you with a counter-offer policy. That is a \$5,000 whole life permanent protection plan from day one at a reduced or changed rate based on your age."
  - "4. We decline your coverage and refund your premiums."

Why have I spent this entire article talking about the sale? Simple! If we are to achieve 80% retention, we need to reduce our Declines to a maximum of 2%; Withdrawals to 2%; Incompletes to 1%; NTOs to 1%. That leaves Cancellations as of issue to be at 4%. Since we know that the difference between net issue and retention is in the 8-12% range, you do the math. Upfront due diligence pays off in long term profitability.

I would be remorseful if I did not recognize the efforts of our 2017 leaders. The Top 10 personal producers for 2017 had a combined retention average at 85.7% with a total of more than \$4,219,753 Net ALP! Looking forward to seeing you all at the Gaylord in June to celebrate your accomplishments! 🎉

Closer to the Heart



**BURLINGTON, MA**

AIL, in partnership with the Laura Fisher SGA office, donated \$5,000 to Rosie's Place, the first women's shelter in the U.S. Laura and Ryan presented the donation to Michael Oliver of Rosie's Place, who explained the organization's work in the community.

The mission of Rosie's Place is to provide a safe and nurturing environment that helps poor and homeless women maintain their dignity, seek opportunity and find security in their lives. They provide meals and shelter and create answers for 12,000 women a year through wide-ranging support, housing and education services. Rosie's Place relies solely on the generous support of individuals, foundations and corporations and does not accept any city, state or federal funding.



**DALLAS, TEXAS**

At the Fall 2017 SGA Meeting in Frisco, Texas, meeting attendees raised more than \$29,000 for DFW Canines for Veterans. The organization trains service dogs and provides them free of charge to veterans (only) with PTSD, traumatic brain injury and mobility assistance. The dog and the vet are in training together according to the veteran's needs and disabilities.

Pictured are combat vet Justin and his service dog, America (Call Sign: Sammy), sponsored by AIL/NILICO. According to Carrie Caposello, their trainer, they are a great team and adore each other. "She's a great pup and is learning so fast! They are super fun to work with," says Carrie. Best wishes, Justin and America.

**CLUB QUALIFIERS**

**MILLION DOLLAR CLUB**

<b>3 MDC Qualifier</b> Max Quasem	<b>SGA</b> Cohen-Cohen	<b>2 MDC Qualifier</b> Mike Sukhbaatar Michael van Delft	<b>SGA</b> Daniel Umbertone Imran Satti	<b>1 MDC Qualifier</b> Lawrence Hauck Horace Johnson George Kamel Melissa Losk Fritznel Octave Jesusdieu Portilius	<b>SGA</b> Steve Friedlander Johnson-Nelson Surace-Smith Altig-Orlovic Tom Williams Tom Williams	<b>1 MDC Qualifier</b> Joey Sales Derek Sandilands Joseph Sarasin Craig Strompf Tina Nelson Matthew Wolfgang	<b>SGA</b> Altig-Orlovic Altig-Orlovic Surace-Smith Cindy Furer Johnson-Nelson Oldham-Gryska
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**PLATINUM PR**

<b>PR Rep</b> Brenda DiSomma	<b>Director</b> Michelle Baxter	<b>PR Rep</b> Mark Gagliardi	<b>Director</b> Jason Beckman
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**FOUNDER'S CLUB**

Agent	SGA	Qual	Agent	SGA	Qual	Agent	SGA	Qual	Agent	SGA	Qual
Max Quasem	Cohen-Cohen	41	Samson Adelufosi	Giglione-Ackerman	4	Douglas Clarke	Joseph Diecedue	2	Michael Glynn	Surace-Smith	1
Lily Sakai	Cohen-Cohen	27	Alvin Ali	Donald Foti	4	Mark Dushaj	Zachary Hart	2	Tiffany Harmouche	Surace-Smith	1
Mike Sukhbaatar	Daniel Umbertone	18	Muhammed Ashraf	Theodore Pappas	4	Jacqueline Kabluyen	Altig-Orlovic	2	Kristina Joachim	Altig-Orlovic	1
Katie Massart	Altig-Orlovic	16	Omar Hashimi	Donald Foti	4	Crystal Larkins	Altig-Orlovic	2	Dario Messina	Zachary Hart	1
Roghie Hassan Loo	Josh Chalom	14	Daniel Li	Altig-Orlovic	4	Randy Souliers	Altig-Orlovic	2	Hany Mikhail	Surace-Smith	1
Michael van Delft	Imran Satti	12	Alipate Makaui	Steve Friedlander	4	Ryan Vance	Surace-Smith	2	Brooklyn Mims	Moswen Taylor	1
Bruce Tan	Altig-Orlovic	11	Tina Nelson	Chad Panzer	4	Adem Abdula	Giglione-Ackerman	1	Ian Pickett	Altig-Orlovic	1
Ruben Soberanes	Donald Foti	11	Oleg Novitchii	Surace-Smith	4	Benjamin Ainscough	Altig-Orlovic	1	Daniel Prinzo	Surace-Smith	1
Ronald Rivera	Cohen-Cohen	9	Dina Boghdady	Altig-Orlovic	3	Michael Botond	Altig-Orlovic	1	Jose Rubio	Altig-Orlovic	1
Richard Carter	Altig-Orlovic	8	Priscila Gonzalez	Altig-Orlovic	3	Brian Cabral	Altig-Orlovic	1	Jagdish Sukhu	Theodore Pappas	1
Ross Ewen	Kevin Holtz	8	Jordon Graham	Sabrina Lloyd	3	Cory Cannataro	Giglione-Ackerman	1	John Vacca	Simon Arias	1
Joseph Sarasin	Surace-Smith	7	Bryan Juskiw	Surace-Smith	3	Evelin Castro-Sharif	Theodore Pappas	1	Matthew Zang	Altig-Orlovic	1
Paul Smith	Surace-Smith	6	George Kamel	Surace-Smith	3	Candace Dillon	Altig-Orlovic	1			
Al Alkurdi	Bob Olson	5	Lleison Martinez	Cisco Perez	3	Mark Diskin	Simon Arias	1	<b>PR Rep</b>	<b>Director</b>	<b>Qual</b>
Alex Gonzales	Mathew Hart	5	Igor Melcharek	Altig-Orlovic	3	Lincoln Dziekonski	Altig-Orlovic	1	Brenda DiSomma	Michelle Baxter	10
Joachim Jean	Laura Fisher	5	Mark Neilson	Altig-Orlovic	3	Scott Florin	Zachary Hart	1	Robin Andrade	Denise Gilbert	8
Joey Kennedy	Altig-Orlovic	5	Gian Trinidad	Altig-Orlovic	3	Mary Franklin	Altig-Orlovic	1	Malka Arony	Jason Beckman	7
Mark Lomonaco	Altig-Orlovic	5	Susan Bedrossian	Cisco Perez	2	Kevin Gillum	Surace-Smith	1	David Scalisi	Denise Gilbert	1

**PRESIDENT'S CLUB**

Agent	SGA	Qual	Agent	SGA	Qual	Agent	SGA	Qual	Agent	SGA	Qual
Max Quasem	Cohen-Cohen	14	Bryan Juskiw	Surace-Smith	3	Cameron Ashcroft	Slav Bitman	1	Stacey Moss	Dustin Venekamp	1
Alan Sedaghat	Altig-Orlovic	13	Mark Lomonaco	Altig-Orlovic	3	Trevor Bailey	Imran Satti	1	Clint Perry	Altig-Orlovic	1
Lily Sakai	Cohen-Cohen	12	Oleg Novitchii	Surace-Smith	3	Taulant Bane	Surace-Smith	1	Anthony Petrosky	Surace-Smith	1
Mike Sukhbaatar	Daniel Umbertone	11	Christabel Ornelas	Don Foti	3	Susan Bedrossian	Cisco Perez	1	Alexander Pham	Altig-Orlovic	1
Bruce Tan	Altig-Orlovic	8	Harvey Quinn	Oldham-Gryska	3	Ricardo Benson	Surace-Smith	1	Ngan Pham	Byron Paz	1
Samson Adelufosi	Giglione-Ackerman	7	Joseph Sarasin	Surace-Smith	3	Richard Bentley	Phillip Prata	1	Richard Bentley	Altig-Orlovic	1
Richard Carter	Altig-Orlovic	7	Stanley Zeidner	Zachary Hart	3	Michael Botond	Altig-Orlovic	1	Yadollah Pourjalali	Cohen-Cohen	1
Ronald Rivera	Cohen-Cohen	7	Adem Abdula	Giglione-Ackerman	2	Brian Cabral	Altig-Orlovic	1	Daniel Prinzo	Surace-Smith	1
Dustin Dunbar	Dustin Venekamp	6	Benjamin Ainscough	Altig-Orlovic	2	Cory Cannataro	Giglione-Ackerman	1	David Ruhara	Laura Fisher	1
Brock Lampe	Dustin Venekamp	6	Al Alkurdi	Bob Olson	2	Filberto Carreno	Altig-Orlovic	1	Steven Sparkes	Altig-Orlovic	1
Katie Massart	Altig-Orlovic	6	Dina Boghdady	Altig-Orlovic	2	Andrew Chambers	Phillip Prata	1	Tad Teeters	Surace-Smith	1
Michael van Delft	Imran Satti	6	Douglas Clarke	Joseph Diecedue	2	Timothy Copenhaver	Tom Williams	1	Joel Trask	Imran Satti	1
Tina Nelson	Johnson-Nelson	6	Elizabeth Garcia	Sabrina Lloyd	2	Jonathan Daal	Steve Friedlander	1	John Vacca	Simon Arias	1
Ross Ewen	Kevin Holtz	5	Kevin Gillum	Surace-Smith	2	Lincoln Dziekonski	Altig-Orlovic	1	Ryan Vance	Surace-Smith	1
Joey Kennedy	Altig-Orlovic	5	Jordon Graham	Sabrina Lloyd	2	Michael Glynn	Surace-Smith	1	Matthew Wilson	Altig-Orlovic	1
Eric LaBossiere	Altig-Orlovic	5	Kashala Guiden	Sabrina Lloyd	2	Alex Gonzales	Mathew Hart	1	Derek Woo	Altig-Orlovic	1
Kelly McDonald	Altig-Orlovic	5	Tina Janti	Altig-Orlovic	2	Tiffany Harmouche	Surace-Smith	1	Matthew Zang	Altig-Orlovic	1
Ifeanyi Ufodu	Allan Jennings	5	George Kamel	Surace-Smith	2	Kenan Hyseni	Altig-Orlovic	1			
Mike Allen	Travis Moody	4	Daniel Li	Altig-Orlovic	2	Kristina Joachim	Altig-Orlovic	1	<b>PR Rep</b>	<b>Director</b>	<b>Qual</b>
Muhammed Ashraf	Theodore Pappas	4	Alipate Makaui	Steve Friedlander	2	Jacqueline Kabluyen	Altig-Orlovic	1	Malka Arony	Jason Beckman	12
Dustin Edgell	Zachary Hart	4	Igor Melcharek	Altig-Orlovic	2	Crystal Larkins	Altig-Orlovic	1	Robin Andrade	Denise Gilbert	5
Scott Florin	Zachary Hart	4	Riley Peters	Altig-Orlovic	2	Matthew Lehman	Surace-Smith	1	Brenda Di Somma	Michelle Baxter	3
Ruben Soberanes	Don Foti	4	Paul M Smith	Surace-Smith	2	Lleison Martinez	Cisco Perez	1	David Scalisi	Denise Gilbert	1
Alvin Ali	Don Foti	3	Jarred Spanbauer	Chad Deley	2	Alex Miller	Cohen-Cohen	1			
Omar Hashimi	Don Foti	3	Ikram Al-Shobaki	Byron Paz	1	Abraham Mogilevsky	Theodore Pappas	1			



# CONVENTION

## Qualifiers

Adem Abdula  
Naim Abdulahad  
Adriana Aboulwafa  
Joel Acosta  
Justin Adams  
Samson Adelufosi  
Elmer Adisas  
Mickey Adkins  
Betsy Adney  
Robert Adrahtas  
Azar Afnan  
Benjamin Ainscough  
Logan Akers  
Reynolds Akuamoa  
Cristian Alaimo  
Diana Al Ali  
Gregorio Albao  
Alix Albright  
Alberto Alcalá  
Noli Alea  
Alvin Ali  
Al Alkurdi  
Justin Allain  
Mike Allen  
Quinn Allen  
Venita Allen  
Avery Allmond  
Hamza Ally  
Ikram Al-Shobaki  
Kimberly Alston  
Rick Altig  
Jenny Alvarez  
Jorge Alvarez  
Robin Andrade  
Jocelyn Appleton  
Julie Arahamian  
Glenn Arakawa  
Augusto Arango  
Malika Arony  
Carmen Arroyo  
Cameron Ashcroft  
Muhammed Ashraf  
Lorena Avila  
Ala Awad  
Joshua Bacchus  
Souley Bah  
Trevor Bailey

Taulant Bane  
Ethan Barnt  
Alma B Gonzalez  
Steven Barton  
Sumedh Basani  
Michael Battaglio  
Andrew Batten  
Steven Baum  
Stephanie Baumann  
Daniel Beck  
Jason Beckman  
Corey Bednarz  
Susan Bedrossian  
Eddie Beleshi  
Charles Belt  
Patrick Bendure  
Richard Carter  
Joseph Benedetto  
Lisa Bennett  
Ricardo Benson  
Richard Bentley  
Michael Bess  
Ryan Bevan  
Gary Bias  
Julina Quessa  
Ryan Bisanz  
Andrew Bishop  
David Blaisdell  
Dina Boghdady  
Johnathon Bogoslawski  
Brooke Bogs  
Wadnerson Boileau  
Elias Boles  
Therese Bolese  
Noah Bort  
Michael Botond  
Brent Bowling  
Samuel Boyle  
Kaitlyn Brandt  
Sean Brannan  
Brian Brantner  
Jason Bratin  
Phil Bromagen  
Andrew Brown  
Carla Brown  
Dashan Brown  
Kristen Brown  
Shorne Brown

Elyse Bryan  
Timothy Bugge  
Carlo Buhay  
Narcis Buncianu  
Tomarus Burks  
Michael Burningham  
Marquel Burns  
Kevin Butchino  
Zachary Button  
Brian Cabral  
Liza Cacevic  
Carl Cadet  
Marie Campbell  
Cory Cannataro  
David Carpenter  
Filiberto Carreno  
Richard Carter  
James Cassie  
Matthew Castelli  
Evelin Castro-Sharif  
Denis-Michael Catalano  
Rubin Chaimov  
Shalom Chaimov  
Andrew Chambers  
Sam Chan  
Jessica Chang  
Daniel Charron  
Mario Andres Chavez  
Wilnes Chery  
Anthony Chirico  
Winslow Choina  
James Clark Jr  
Douglas Clarke  
Cindy Cleary  
Michael Clemente  
Jammal Coleman  
Matthew Conrad  
Patricia Contreras  
Maren Conway  
Mathieu Cook  
Stephen Coons  
Michael S Cooper  
Timothy Copenhaver  
Joseph Corwin  
Britton Costa  
Veronica Coval  
Blaine Cowart

Samuel Crish  
Joshua Crisp  
Timothy Cruise  
Ervin Cruz  
Jonathan Daal  
Susan daCruz  
Paul Dak  
Erica Dalager  
Christa Davis  
Kevin Davis  
Ronald L Davis  
Ryan Dean  
Michael DeGiovanni  
Joseph Delaura  
Nicholas Deliberto  
Ariel Demesa  
Richard Denham  
Lindsey Dettwiller  
Daniel Deufel  
Elifranc Deus  
Angela DeVivo  
Ethan Dewyer  
Justin Diaz  
Immacula Didier  
Candace Dillon  
Joshua Dishong  
Mark Diskin  
Brenda Di Somma  
Matthew Diulus  
Scott Florin  
Tommy Flynn  
Daniel Foore  
Derek Foore  
Brandon Foster  
Cristina Fox  
Mary Franklin  
Aryeh Freedman  
Alan Fricke  
Seth Frisby-Jack  
Peter Gabranski  
Stephen Gaci  
Mark Gagliardi  
Ashley Gallegos  
Moises Galvan  
Abel Gamo  
Veronica Garcia  
Elizabeth Garcia

Dustin Edgell  
Abena Edwards  
Derya Ekren  
Kelvin Ellmers  
Shanita Ellmers  
Maxon Elozier  
Funmilola Elumade  
Faamasinoga Eneliko  
Jeremy Engrav  
Robert Ensign  
Myra Espinoza  
Jean Etahe Limongo  
Ross Ewen  
Myaa Fallon  
George Farenthold  
Beth Farm  
Loua Farunia  
Sokol Fazliu  
Anthony Ferguson  
Jessline Fermin  
Charles Ferrario  
Anthony Ferraro  
Anita Ferris  
Ryan Fickert  
Immacula Didier  
Candace Dillon  
Joshua Dishong  
Mark Diskin  
Brenda Di Somma  
Matthew Diulus  
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Peter Gabranski  
Stephen Gaci  
Mark Gagliardi  
Ashley Gallegos  
Moises Galvan  
Abel Gamo  
Veronica Garcia  
Elizabeth Garcia

Eugene Garcia  
Oscar Garcia-Gamez  
Oscar Gastelum  
Nicholas Gee  
Tony Geer  
Carolyn George  
Tony Georges  
Justin Germany  
Richmond Gerrish  
Dia Ghandour  
Asiguy Haugabook  
Colin Ghee  
Michael Giachetti  
Anthony Giangarra  
Denise Gilbert  
Rosanna Gill  
Jeffrey Gilliana  
Kevin Gillum  
Nikola Gjurashaj  
Michael Glynn  
Christian Gojcay  
Joseph Gojcay  
Valentina Gojcay  
Jon Golin  
Alex Gonzales  
Priscila Gonzalez  
Robin Gonzalez  
Joshua Goodman  
Hanna Gore  
Charles Gotcher  
Daryl Graham  
Greg Graham  
Jordon Graham  
Sean Grant  
Rob Gray  
Anthony Greco  
Jason Green  
Donald Gregoire  
Kyla Greig  
Jonathan Growe  
Patrycja Grudzinska  
Nic lagulli  
Dan Ikei  
Chirotam Ilokwu  
Francis Ingulli  
Jason Isanberg  
Lincoln Dziekonski  
Austin Hamilton

Kimberly Hamilton  
Mack Hanna  
Mark Harhager  
Tiffney Harmouche  
Mark Hart  
Zachary Hart  
Daniel Hartwig  
Omar Hashimi  
Roghie Hassan Loo  
Asiguy Haugabook  
Joel Jesurun  
Sina Heak  
Avery Hearn  
Corey Helly  
Damaris Henderson  
Matt Henderson  
Cherie Henik  
Christopher Hensley  
Michael Hepner  
Sarah Herbold  
David Herchick  
Justin Hermann  
Obed Hernandez  
Brandon Hester  
Kelli Higgins-Jones  
Blake Higuchi  
Hayden Hill  
Jennifer Holliday  
Sayd Hopiane  
Kyra Hopkins  
Nathan Hunt  
Murray Horowitz  
Evelyn Howell  
Jeffrey Hudson  
Cristi Huffman  
Nathan Hunt  
Ashley Hutson  
Nickoy Hylton  
Andrew Hynan  
Kenan Hyseni  
Turissa Keys  
Adam Kidikas  
Ji Young Kim  
Meardey Kim  
Steven King  
Thomas King  
Cyan Kissinger

Joshua Jahnish-Maltese  
Danielle Jankowski  
Tina Janti  
Casey Jarratt  
Aljban Jashari  
Christina Jauch  
Joachim Jean  
Renee Jeffries  
Allan Jennings  
Michael Jennings  
Colin Ghee  
Sina Heak  
Avery Hearn  
Corey Helly  
Damaris Henderson  
Matt Henderson  
Cherie Henik  
Christopher Hensley  
Michael Hepner  
Sarah Herbold  
David Herchick  
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Obed Hernandez  
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Cristi Huffman  
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Andrew Hynan  
Kenan Hyseni  
Turissa Keys  
Adam Kidikas  
Ji Young Kim  
Meardey Kim  
Steven King  
Thomas King  
Cyan Kissinger

Rebecca Klebsch  
Ronald Knoedler  
Patrick Knouse  
Michael Koehl  
Carrisa Korres  
Gabriel Kotun  
Travis Kovach  
Rafaela Krohling  
Joshua Krueger  
Eric LaBossiere  
Lleison Martinez  
Leodanis Martinez Caldera  
Mark Lahijani  
John Lamere  
Karen Lamey  
Aron Lammy  
Brock Lampee  
Cody Langston  
Christina LaPlant  
Crystal Larkins  
Wislaine Laurent  
Corey LaVigne  
Courtney Lavitch  
Andrew Leah  
Christopher Leisure  
Victor Ledesma  
Aaron Lee  
Matthew Lehman  
Jorge Leon  
Luao Leota  
Shonda Lewis  
Daniel Li  
Christopher Lighty  
Dawid Liniewski  
Lamar Livingston  
Gjon Lijuduraj  
Morgan Lobello  
Julia Loboda  
Patrick Locke  
Beau Locker  
Mark Lomonaco  
Bernardo Lopez  
Melissa Losk  
Kory Louvelle  
Joshua Lowman  
Alma Luzano  
Linda Lucaj

Roxanna Lugo-Cuevas  
Corey Lumley  
Melinda-Rae Lyse  
Shahab Mahdaveinejad  
Alipate Makaui  
Michael Mandella  
Gabriel Manzo  
Glenn Martin  
Marcus Martin  
Angel Martinez  
Lleison Martinez  
Leodanis Martinez Caldera  
Mark Lahijani  
John Lamere  
Karen Lamey  
Aron Lammy  
Brock Lampee  
Cody Langston  
Christina LaPlant  
Crystal Larkins  
Wislaine Laurent  
Corey LaVigne  
Courtney Lavitch  
Andrew Leah  
Christopher Leisure  
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Patrick Locke  
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Mark Lomonaco  
Bernardo Lopez  
Melissa Losk  
Kory Louvelle  
Joshua Lowman  
Alma Luzano  
Linda Lucaj

Pam Monetti  
Juan Montana  
Christine Moore  
Danielle Morales  
Levar Morgan  
Patti Morgan  
Theodoros Morisis  
Stacey Moss  
Erin Moyer  
Eldine Mpanzu  
Jeremy Mullins  
Dylan Murphy  
Romie Murphy  
Kristin Murphy  
Edmaggie Myrthil  
Dwayne Nabors  
Taylor Nathaniel  
Roberto Navarro  
Mark Neilson  
London Nelson  
Orett Nelson  
Zachery Nelson  
Jonni Ng  
Alesandra Nicaj  
John Nieves  
Stephanie Novel  
Oleg Novitchii  
Fran Nuculovic  
Juan Nunez  
Skay Nusenu  
Tim O'Connor  
Fritzenl Octave  
Ashley Odonal  
Ryan Ohm  
Albert Olesko  
Ed Olfert  
Michelle Olivo  
Ilija Orlovic  
Christabel Ornelas  
Matias Orrego  
Ebuwa Ottagho  
Zach Otto  
Virakbot Oung  
Hakan Ozalpasan  
Stuart Pagan  
Alex Paguio  
Chad Panzer

Kathy Pappas  
Mike Paragiou  
Laurekins Pardovani  
Matthew Parks  
Eli Parra  
Shiv Patel  
Aaron Patt  
Jason Pavunkovic  
Byron Paz  
Dulce Paz  
Herivelto Pereira  
Leonardo Perez  
Clint Perry  
Riley Peters  
Anthony Petrosky  
Willie Pettjohn  
Eric Peyton  
Alexander Pham  
Ngan Pham  
Sherly Philippe  
Jonathan Phillips  
Phyo Phyo  
Ian Pickett  
Rona Pileggi Spano  
Alejandro Pineda  
Alexis Pineiro  
Aaron Piotrowski  
Angelique Piquion  
Jeramey Pitman  
Joseph Pizzoferrato  
Jesusdieu Portilus  
Shelby Poston  
Yadollah Pourjalali  
Aleksander Prela  
Daniel Prinzo  
Joseph Provenzano  
Nasr Quadri  
Salman Quadri  
Max Quasem  
Harvey Quinn  
Violetta Raddell  
Jennifer Ragan  
David Ramirez  
Maria Ramirez  
Roger Rau  
Joshua Rausser  
Mohamad Raychouni

Mike Reed  
Scott Remmey  
Emily Reyes  
David Rigney  
Ronald Rivera  
Eric Robertson  
Mary Robinson  
Mayra Robles  
Daniel Rocha  
David Rockway  
Eric Rodriguez  
Alexander Rollo  
Ian Rouleau  
Darius Rowan  
Rochelle Royce  
Stella Roznovan  
David Ruhara  
Matthew Russell  
Ashley Rust  
Theodore Ryan  
Doreen Ryan-Foti  
Iris Saavedra  
Lily Sakai  
Manique Sala  
Eric Salado  
Tania Salas Hurtado  
Kimberly Salerno  
Joey Sales  
Marc Salvaggi  
Sharaf Samhadana  
Payam Sami  
Joaquin Santos  
Joseph Sarasin  
Aref Sayegh  
David Scalisi  
Jarred Scarlett  
Michael Scatena  
Sherry Schick  
Landon Schlag  
Joseph Schleicher  
N'Chelle Schmidt  
Brian Schmitz  
Richard Schoonover  
Brian Schreiber  
Darcy Schrieber  
Michael Stuver  
Alan Sedaghat  
Rachel Seddon

Marian Sertler  
Albert Serur  
Andrew Severson  
George Shafiek  
Calvin Shaw  
Duane Shaw  
Garrett Shelton  
Sean Shephard  
James Sherwood  
Peer Shmelzer  
Alexander Shpirt  
Amy Shui  
Richard Sidoti  
Timothy Silva  
Francisco Silva  
Matthew Simon  
Holly Simpson  
Elhanan Sing  
Konstantina Skalkos  
Melinda Skinner  
Clayton Slaughter  
Debra Small  
Austin A Smith  
Austin W Smith  
Jessica D Smith  
Marcus Smith  
Paul M Smith  
Shaun Smith  
Denis Snyder  
Eric Snyder  
Ruben Soberanes  
Shelbi Sofranko  
Cleopatra Sola  
Rosemary Soto  
Randy Souliers  
Jarred Spanbauer  
Michael Spann  
Steven Sparkes  
Sean Sparkman  
David Staffieri  
Cameron Stanley  
Felicia Steele  
Ryan Stenglein  
Craig Strompf  
Michael Stuver  
Alan Sedaghat  
William Sukhenko

Jagdish Sukhu  
Wendy Sundeen  
James Surace  
Tanya Sutton  
Steve Svendsen  
Richard Tabanji  
Iffrah Tahir  
Bruce Tan  
JT Tasker  
Helen Taylor  
Kamal Tayyib  
Tad Teeters  
Dominic Telymonde  
William Thomas  
Adegbola Thompson  
Eric Thompson  
Sarah Thomson-Dufrechou  
Elvis Tinaj  
Jesus Tolentino  
Blake Tomblin  
Benton Tong  
Joel Trask  
Damaris Trejo  
Jessica Treymbick  
Nicholas Triantafyllidis  
Gian Trinidad  
Matthew Trombley  
Jedidiah Tropkoff  
Dawn Trudden  
Robert Trypus  
Matthew Turnquist  
Mark Tusing  
Ellen Tuttle  
Benjamin Twerskoi  
Ifeanyi Ufodu  
Valencia Ulaj  
John Vacca  
Steven Valentim  
Shane Valentine  
Ryan Vance  
Lee van Delft  
Michael van Delft  
Benjamin Van Fossen  
Kristi Vang  
Michael Vasu  
Lori Vaughn  
Sara Vaz

Massoud Vaziri  
Elizabeth Vega  
Francesca Veltri  
Dustin Venekamp  
Bruce Viaje  
Octavio Villa  
Jose Viramontes  
Christopher Visnesky  
Jaiden Vu  
Andrew Wagner  
Phillip Waisman  
Christopher Walker  
Daniel Walker  
Angela Waller  
Daniel Walton  
Rodney Ward  
David Watkins  
Tina Nelson  
Reid Weber  
Benjamin Wechsler  
Hunter Welch  
Joshua West  
Scott Wheeler  
Kasey L White  
Janel Wilder  
Alba Williams  
Antoinette Williams  
Dominick Williams  
Keith Williams  
Kasey Williamson  
Kendall Wilson  
Matthew A Wilson  
Revawn Wilson  
Ryan Wilson  
Sally Wilson  
Jamie Winters  
Derek Woo  
Tyler Worstell  
Jake Yagjian  
Matthew Zang  
Einstein Zazuela  
Stanley Zeidner  
Brian Zuzick  
Paul Zuzick  
List current as of printing

# 2017 Award Winners



**TOP PRODUCERS**

**1. Al Alkurdi**  
 Net ALP: \$939,528  
 RTN: 85.8  
 SGA: Bob Olson

**2. Michael van Delft**  
 Net ALP: \$480,531  
 RTN: 84.6  
 SGA: Imran Satti

**3. Katie Massart**  
 Net ALP: \$425,564  
 RTN: 91.5  
 SGA: Altig-Orlovic

**4. Roghie Hassan Loo**  
 Net ALP: \$394,331  
 RTN: 77.9  
 SGA: Josh Chalom

**5. Bryan Juskiw**  
 Net ALP: \$353,622  
 RTN: 81.0  
 SGA: Surace-Smith

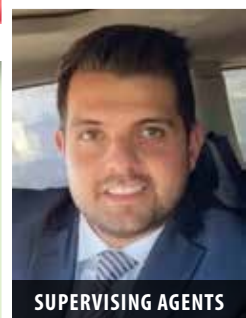
**6. Oleg Novitchii**  
 Net ALP: \$353,539  
 RTN: 83.7  
 SGA: Surace-Smith

**7. Mike Sukhbaatar**  
 Net ALP: \$328,749  
 RTN: 94.2  
 SGA: Daniel Umbertone

**8. Ryan Vance**  
 Net ALP: \$319,557  
 RTN: 94.4  
 SGA: Surace-Smith

**9. Brooklyn Mims**  
 Net ALP: \$316,016  
 RTN: 79.3  
 SGA: Moswen Taylor

**10. Crystal Larkins**  
 Net ALP: \$308,316  
 RTN: 84.8  
 SGA: Altig-Orlovic



**SUPERVISING AGENTS**

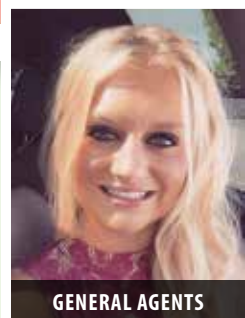
**1. Joseph Gojcaj**  
 First 6 Mo: \$431,590  
 NTG: 90  
 SGA: Zachary Hart

**2. Dario Messina**  
 First 6 Mo: \$383,121  
 RTN: 79.7  
 SGA: Zachary Hart

**3. Clayton Slaughter**  
 First 6 Mo: \$278,944  
 RTN: 74.7  
 SGA: Michael Vasu

**4. Joshua Lowman**  
 First 6 Mo: \$278,456  
 RTN: 77.6  
 SGA: Simon Arias

**5. Antoinette Williams**  
 First 6 Mo: \$241,205  
 RTN: 74.4  
 SGA: Michael Vasu



**GENERAL AGENTS**

**1. Megan Johnson**  
 First 6 Mo: \$2,031,456  
 RTN: 72.3  
 SGA: Cohen-Cohen

**2. Jeffrey Hudson**  
 First 6 Mo: \$1,458,423  
 RTN: 78.9  
 SGA: Zachary Hart

**3. Brent Bowling**  
 First 6 Mo: \$712,864  
 RTN: 84.9  
 SGA: Surace-Smith

**4. Eric Thompson**  
 First 6 Mo: \$533,398  
 RTN: 82.3  
 SGA: Surace-Smith

**5. Derek Foore**  
 First 6 Mo: \$498,914  
 RTN: 87.2  
 SGA: Surace-Smith



**MASTER GENERAL AGENTS**

**1. Mark Dushaj**  
 First 6 Mo: \$1,581,959  
 RTN: 79.2  
 SGA: Zachary Hart

**2. Marc Salvaggi**  
 First 6 Mo: \$1,487,278  
 RTN: 86.2  
 SGA: Surace-Smith

**3. Matthew Parks**  
 First 6 Mo: \$1,091,388  
 RTN: 83.2  
 SGA: Surace-Smith

**4. Mark Neilson**  
 First 6 Mo: \$910,952  
 RTN: 79.1  
 SGA: Altig-Orlovic

**5. Daniel Hartwig**  
 First 6 Mo: \$835,070  
 RTN: 81.0  
 SGA: Surace-Smith



**REGIONAL GENERAL AGENTS**

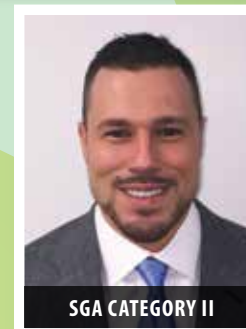
**1. Ryan Fickert**  
 First 6 Mo: \$4,685,010  
 RTN: 74.8  
 SGA: Zachary Hart

**2. Matthew Parks**  
 First 6 Mo: \$3,424,108  
 RTN: 84.6  
 SGA: Surace-Smith



**SGA CATEGORY I**

**1. Surace-Smith**  
 115.2% Performance Factor  
 RTN: 83.8



**SGA CATEGORY II**

**1. Michael Vasu**  
 96.4% Performance Factor  
 RTN: 72.1



**SGA CATEGORY III**

**1. Dustin Venekamp**  
 156.7% Performance Factor  
 RTN: 74.8



**SGA CATEGORY IV**

**1. Kyle Johnson**  
 97.6% Performance Factor  
 RTN: 72.8



**SGA CATEGORY V**

**1. Albert Serur**  
 106.9% Performance Factor  
 RTN: 77.3



**SGA CATEGORY VI**

**1. Hart-McCallum**  
 123.1% Performance Factor  
 NTG: 90



**SGA CATEGORY VII**

**1. Byron Paz**  
 129.9% Performance Factor  
 RTN: 74.5



**SGA CATEGORY VIII**

**1. Johnson-Nelson**  
 107.0% Performance Factor  
 NTG: 91



**PR MANAGER CATEGORY I**

**1. Cindy Cleary**  
 121.3% Objective  
 Patti Morgan



**PR MANAGER CATEGORY II**

**1. Christa Davis**  
 111.0% Objective  
 Jason Beckman



**PR MANAGER CATEGORY III**

**1. JT Tasker**  
 119.7% Objective  
 Denise Gilbert



**SGA CATEGORY IX**

**1. Souley Bah**  
 129.5% Performance Factor  
 NTG: 88



**SGA CATEGORY X**

**1. Ryan Bisanz**  
 110.1% Performance Factor  
 RTN: 77.0



**PR CATEGORY I**

**1. Malka Arony**  
 132.3% Objective  
 Jason Beckman



**PR CATEGORY II**

**1. David Scalisi**  
 168.6% Objective  
 Denise Gilbert



**PR CATEGORY III**

**1. Tim O'Connor**  
 136.4% Objective  
 Jason Beckman



**SALES DIRECTOR, TRAINING**

**1. Renee Jeffries**  
 39.43% Growth



**SALES DIRECTOR, RECRUITING**

**1. Phil Bromagen**  
 18.71% Growth



**PR DIRECTOR**

**1. Jason Beckman**  
 103.1% Objective



**MOST CARDS GENERATED**

**1. Malka Arony**  
 44,315 Cards  
 Jason Beckman



**PR CATEGORY IV**

**1. Lisa Bennett**  
 126.5% Objective  
 Michelle Baxter



**PR CATEGORY V**

**1. Michael Cooper**  
 147.9% Objective  
 Denise Gilbert



**PR CATEGORY VI**

**1. Stephanie Baumann**  
 134.9% Objective  
 Jason Beckman



**PR CATEGORY VII**

**1. Sarah Thomson-Dufrechou**  
 123.8% Objective  
 Patti Morgan



**PR CATEGORY VIII**

**1. Rebecca Klebsch**  
 246.5% Objective  
 Denise Gilbert

# THREE-PEAT. BABY!

Last year, we asked our then two-time AIL Individual Producer of the Year what his future plans were. Without skipping a beat, he replied, "Three-peat! ... We'll be talking again next year." That wasn't just trash talk; Al delivered in 2017 ... in spades! "Of course," he says, laughing, "I'm a man of my word!"

Al had another incredible year of major accomplishments and broken records. In 2016, he obliterated the previous Net ALP for the year. In 2017, he shattered his own record with \$939,528 Net ALP. This also secured him the Torchmark Annual Award for Runner-Up Agent across all Torchmark affiliate companies. He also became the fastest person to ever write, not just \$1 million, but \$2 million as well. In terms of personal accomplishments, Al also raised his retention rate from 81.6% in 2016 to 85.8% last year.

"Helping families has become a part of my life. If I'm not out there every day, I don't feel comfortable," he says. "There have been a couple times, especially with this

**"AT FIRST, SURE, IT WAS ABOUT THE MONEY. NOW, IT'S ABOUT IMPROVING MYSELF AND MY FAMILY. BECAUSE OF MY SUCCESS, MY KIDS HAVE UPPED THEIR GAME AND RAISED THEIR EXPECTATIONS OF THEMSELVES."**

cold winter, where I just wanted to stay in bed, but then I remember the people I am committed to meet that day and I just do what I need to do," he adds.

Proving himself is also a huge driver for Al. "I hear criticism all the time. But let the ALP speak for itself. It just fills my tank again. I'm not ready to pass the torch. I still have so much to accomplish," he says. Like what? His goal for 2018 is to be the fastest person to reach \$3 million in Net ALP. "I'm not going for the four-peat; I'm going for \$3 million. But, if I'm lucky, going for 3 will get me 4!"



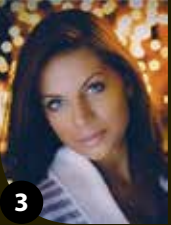




















On December 31, 2016, Al said he would 3-peat and we had no doubt that he would. Others may have thought he would burn out and not make it, but Al's work ethic and drive to be #1 is like no other. Best way to describe Al, he's a CHAMPION! It has been an amazing ride these last 3 years and he's not done. Congratulations, Al! We love you and are very proud of you. — **BOB OLSON**

**AL ALKURDI**  
INDIVIDUAL PRODUCER  
OF THE YEAR 2017  
\$939,528 NET ALP



**AL'S ADVICE FOR SUCCESS AT AIL/NILICO:  
"BELIEVE IN YOURSELF. DO  
YOUR JOB. WATCH YOUR  
QUALITY. KEEP ROLLING AND  
GROWING. AND LET'S GO!"**



 <b>1</b> AL ALKURDI LOMBARD, IL	 <b>2</b> SUSAN BEDROSSIAN WARWICK, RI	 <b>3</b> ALECTRA KELLEY ANCHORAGE, AK	 <b>4</b> HAZEM ABOUELDAHAB CALGARY, AB
 <b>5</b> LINDA MARQUEZ PHOENIX, AZ	 <b>6</b> ROGHIE HASSAN LOO TORONTO, ON	 <b>7</b> MICHAEL VAN DELFT HALIFAX, NS	 <b>8</b> ANDREW CHAMBERS MIDDLETOWN, CT
 <b>9</b> JACQUELINE KABLUYEN ROHNERT PARK, CA	 <b>10</b> MIKE REED LONDON, ON	 <b>11</b> LILY SAKAI LOS ANGELES, CA	 <b>12</b> RICHARD CARTER RIVERTON, UT
 <b>13</b> CASEY JARRATT SANTA ROSA, CA	 <b>14</b> JORDON GRAHAM SCHAUMBURG, IL	 <b>15</b> MARIO HAJRO COLUMBUS, OH	 <b>16</b> DUSTIN DUNBAR PHOENIX, AZ
 <b>17</b> RILEY PETERS KUNA, ID	 <b>18</b> ELHANAN SING HALIFAX, NS	 <b>19</b> ANTHONY CHIRICO LOMBARD, IL	 <b>20</b> SARA ROSTAMIJALILIAN ANCHORAGE, AK
 <b>JAMES RAINES</b> TROY, MI	 <b>DOROTA RUSEW</b> SCHAUMBURG, IL	 <b>NICOLA FRANCIS</b> FLUSHING, NY	

## JANUARY

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Al Alkurdi	\$85,844		85.6	David Wang	Bob Olson
2	Susan Bedrossian	52,226		84.0	Susan Bedrossian	Cisco Perez
3	Alectra Kelley	36,904	93		Sara Rostamijalilian	Altig-Orlovic
4	Hazem Aboueldahab	32,037		79.7	Christopher Hintz	Altig-Orlovic
5	Linda Marquez	30,535	100		Carlos Arballo	Dustin Venekamp
6	Roghie Hassan Loo	29,178		76.8	Roghie Hassan Loo	Chalom-Paz
7	Michael van Delft	29,074	91		Scott Wheeler	Imran Satti
8	Andrew Chambers	28,788		86.9	Andrew Chambers	Philip Prata
9	Jacqueline Kabluyen	28,326		84.4	Mark Neilson	Altig-Orlovic
10	Mike Reed	27,201		84.8	Christopher Hintz	Altig-Orlovic
11	Lily Sakai	24,213		87.5		Cohen-Cohen
12	Richard Carter	23,991		96.6	Nicholas Lorence	Altig-Orlovic
13	Casey Jarratt	23,444	90		Mark Neilson	Altig-Orlovic
14	Jordon Graham	23,217		83.6	Zach Otto	Sabrina Lloyd
15	Mario Hajro	23,113		93.8	Joshua Dishong	Surace-Smith
16	Dustin Dunbar	22,450		80.7	Dustin Dunbar	Dustin Venekamp
17	Riley Peters	21,788		83.8	Richard Mansfield	Altig-Orlovic
18	Elhanan Sing	21,606	92		Scott Wheeler	Imran Satti
19	Anthony Chirico	21,577		81.7	David Wang	Bob Olson
20	Sara Rostamijalilian	21,172		79.8	Joshua Olin	Altig-Orlovic
21	Mack Hanna	21,124	94		DeAnthony Hartman	Zachary Hart
22	Jorge Toribio	20,813	91		Reynolds Akuamo	Theodore Pappas
23	Elizabeth Garcia	20,790		75.9	Zach Otto	Sabrina Lloyd
24	James Raines	20,390	100		Mark Dushaj	Zachary Hart
25	Rashmi Kanjia	20,226	91		Patrick Knouse	Slav Bitman
26	Mario Andres Chavez	20,032		79.5	Doreen Ryan-Foti	Don Foti
27	Tomarus Burks	19,977	83		Kevin Davis	Tom Williams
28	Bruce Viaje	19,927		82.8	Bobby Gujral	Altig-Orlovic
29	Abraham Mogilevsky	19,612		82.7	Bobby Szwaja	Theodore Pappas
30	Matthew Zang	19,355		85.2	Ryan Stenglein	Altig-Orlovic
31	Muhammed Ashraf	19,317		88.8	Mahadai Kryshundayal	Theodore Pappas
32	Chauntel Nakata	19,044		79.7	Blake Higuchi	Altig-Orlovic
33	Jason Isanberg	18,942		77.1	Bobby Szwaja	Theodore Pappas
34	Janel Wilder	18,925	83		Alberto Alcalá	Brian Bisanz
35	Dorota Rusew	18,655	100		Duane Shaw	Sabrina Lloyd
36	Donovan Charleston	18,559	89		Brenda Fox	Hart-McCallum
37	Mary Franklin	18,527		79.0	Rex Munsey	Altig-Orlovic
38	Nicola Francis	18,526	99		Levar Morgan	Theodore Pappas
39	Joey Sales	18,434		81.3	Jonathan Emura	Altig-Orlovic
40	Venus Grier	18,413	88		Reynolds Akuamo	Theodore Pappas
41	Ji Young Kim	18,344	89		Mark Neilson	Altig-Orlovic
42	Brandon Minor	18,176		82.6	David Nham	Altig-Orlovic
43	Jeremy Engrav	17,816		79.4	Nicholas Engrav	Chris Hernandez
44	Randa McCarty	17,562	89		Kaitlyn Brandt	Stephen Jubrey
45	David Staffieri	17,201	96		David Staffieri	Dustin Venekamp
46	Bryan Froneyberger	17,176		93.7		Brandon MacDonald
47	Oleg Novitchii	17,052		85.4	Matthew Parks	Surace-Smith
48	Tyler McKnight	16,980		80.8	Richard Mansfield	Altig-Orlovic
49	Michael Bess	16,975	88		Brian Zuzick	Laura Fisher
50	Eric LaBossiere	16,966		92.6	Lee Jeffers	Altig-Orlovic

ALL TIME RECORD: \$173,887 Net ALP

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Al Alkurdi	\$85,844		85.6	David Wang	Bob Olson
*2	Susan Bedrossian	52,226		84.0	Susan Bedrossian	Cisco Perez
*3	Alectra Kelley	36,904	93		Sara Rostamijalilian	Altig-Orlovic
*4	Hazem Aboueldahab	32,037		79.7	Christopher Hintz	Altig-Orlovic
*5	Linda Marquez	30,535	100		Carlos Arballo	Dustin Venekamp
*6	Roghie Hassan Loo	29,178		76.8	Roghie Hassan Loo	Chalom-Paz
*7	Michael Van Delft	29,074	91		Scott Wheeler	Imran Satti
*8	Andrew Chambers	28,788		86.9	Andrew Chambers	Philip Prata
*9	Jacqueline Kabluyen	28,326		84.4	Mark Neilson	Altig-Orlovic
*10	Mike Reed	27,201		84.8	Christopher Hintz	Altig-Orlovic
11	Lily Sakai	24,213		87.5		Cohen-Cohen
12	Richard Carter	23,991		96.6	Nicholas Lorence	Altig-Orlovic
13	Casey Jarratt	23,444	90		Mark Neilson	Altig-Orlovic
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39	Joey Sales	18,434		81.3	Jonathan Emura	Altig-Orlovic
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44	Randa McCarty	17,562	89		Kaitlyn Brandt	Stephen Jubrey
45	David Staffieri	17,201	96		David Staffieri	Dustin Venekamp
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49	Michael Bess	16,975	88		Brian Zuzick	Laura Fisher
50	Eric LaBossiere	16,966		92.6	Lee Jeffers	Altig-Orlovic

ALL TIME RECORD: \$939,528 Net ALP — AL ALKURDI

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

# SUPERVISING AGENTS



## JANUARY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Victoria Lammy	\$44,502	\$50,004	97		Aaron Lammy
2	Troy Williams	37,616	42,235		74.5	Elyse Bryan
3	Cameron Ashcroft	34,530	39,676		84.1	Patrick Knouse
4	Jeffery Roland	32,627	41,150	84		Joshua Krueger
5	Ethan Dewyer	32,248	39,838	100		Anthony Greco
6	Logan Holle	25,644	30,476	98		David Carpenter
7	Heriberto Chavez	25,314	29,353	96		Andrew McQuade
8	Juan Montana	24,654	28,845	92		Jordan Lacy
9	Joel Trask	24,605	27,683		81.4	Robert Kanaan
10	Kyla Greig	23,771	23,771	94		Matt McBride
11	Veronica Coval	23,323	20,972	83		Brian Zuzick
12	Antoinette Williams	21,277	25,555		73.2	Ernest Powell
13	Edward Leon	21,206	25,726	100		Mark Dushaj
14	Joshua Lynch	21,177	24,182	82		Jonathan Phillips
15	James Marks	21,050	26,402	99		Brody Maughan-Evanson
16	Donald DeVoise	20,640	24,187	86		Mark Beckford
17	Clayton Slaughter	19,965	35,561		77.9	Andrew Batten
18	Brooke Bogs	19,918	32,497	82		Daisy Pyeatt
19	Danilo Mendoza	19,884	19,845	92		Michael Williams
20	Kelly Meier	19,536	23,049	84		Deana Plaster

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Victoria Lammy	\$44,502	\$50,004	97		Aaron Lammy
*2	Troy Williams	37,616	42,235		74.5	Elyse Bryan
*3	Cameron Ashcroft	34,530	39,676		84.1	Patrick Knouse
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6	Logan Holle	25,644	30,476	98		David Carpenter
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17	Clayton Slaughter	19,965	35,561		77.9	Andrew Batten
18	Brooke Bogs	19,918	32,497	82		Daisy Pyeatt
19	Danilo Mendoza	19,884	19,845	92		Michael Williams
20	Kelly Meier	19,536	23,049	84		Deana Plaster

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUZINSKA | \$659,568 Net ALP — GEORGE KAMEL

# GENERAL AGENTS



## JANUARY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Tina Janti	\$75,997	\$93,168		73.9	Mark Neilson
2	Hayden Hill	60,758	73,462	92		David Carpenter
3	Michael van Delft	59,741	108,093	98		Scott Wheeler
4	Jeffrey Espinal	59,418	88,542	84		Reynolds Akuamo
5	Jeffrey Hudson	55,089	88,700	88		Mark Dushaj
6	Avery Hearn	48,729	51,961	88		Andre Bent
7	Garrett Shelton	47,925	61,478	84		Joshua Krueger
8	Kyra Hopkins	45,725	52,268	96		Patrick Knouse
9	Gaston Morales	43,451	48,787	92		Carlos Arballo
10	Michael Joseph	41,136	54,907	93		Duni Olusegun
11	Derron Alexander	40,043	56,131		73.9	Levar Morgan
12	Anthony Ferraro	39,229	73,356	89		Brian Zuzick
13	Joshua Jahnish-Maltese	38,607	44,804	95		Francis Ingulli
14	Derek Foore	38,407	67,447		88.2	Marc Salvaggi
15	Robert Adrahtas	35,446	60,189	88		Duane Shaw
16	Payam Sami	34,637	42,622	90		Joshua Goodman
17	Lisa Mosley	33,561	40,729	96		Jeramey Pitman
18	Anthony Padilla	33,391	46,384	86		Carlos Arballo
19	Shantayia Williams	33,216	37,655	90		Omar Billy
20	Landon Schlag	32,095	47,397	85		Matthew Turnquist

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Tina Janti	\$75,997	\$93,168		73.9	Mark Neilson
*2	Hayden Hill	60,758	73,462	92		David Carpenter
*3	Michael van Delft	59,741	108,093	98		Scott Wheeler
*4	Jeffrey Espinal	59,418	88,542	84		Reynolds Akuamo
*5	Jeffrey Hudson	55,089	88,700	88		Mark Dushaj
6	Avery Hearn	48,729	51,961	88		Andre Bent
7	Garrett Shelton	47,925	61,478	84		Joshua Krueger
8	Kyra Hopkins	45,725	52,268	96		Patrick Knouse
9	Gaston Morales	43,451	48,787	92		Carlos Arballo
10	Michael Joseph	41,136	54,907	93		Duni Olusegun
11	Derron Alexander	40,043	56,131		73.9	Levar Morgan
12	Anthony Ferraro	39,229	73,356	89		Brian Zuzick
13	Joshua Jahnish-Maltese	38,607	44,804	95		Francis Ingulli
14	Derek Foore	38,407	67,447		88.2	Marc Salvaggi
15	Robert Adrahtas	35,446	60,189	88		Duane Shaw
16	Payam Sami	34,637	42,622	90		Joshua Goodman
17	Lisa Mosley	33,561	40,729	96		Jeramey Pitman
18	Anthony Padilla	33,391	46,384	86		Carlos Arballo
19	Shantayia Williams	33,216	37,655	90		Omar Billy
20	Landon Schlag	32,095	47,397	85		Matthew Turnquist

ALL TIME RECORDS: \$1,565,713 1st 6 Mo Agt — MEGAN JOHNSON | \$1,751,795 Net ALP — BRENT BOWLING



# REGIONAL GENERAL AGENTS



**IV**

**PATRICK KNOUSE**  
RALEIGH, NC



**VI**

**SCOTT WHEELER**  
HALIFAX, NS



**VII**

**ANDREW BATTEN**  
HOUSTON, TX



**VIII**

**DAVID CARPENTER**  
PHOENIX, AZ



**IX**

**PATRICK DURAY**  
ROSEVILLE, MN



**X**

**SANAZ MIRZA BAIG**  
HALIFAX, NS

## JANUARY

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET	SGA
<b>IV Patrick Knouse</b>	<b>119.5</b>	<b>\$181,179</b>	<b>\$111,421</b>	<b>162.6</b>	<b>\$80,227</b>	<b>\$104,909</b>	<b>76.5</b>	<b>\$261,406</b>	<b>57.1</b>		<b>73.3</b>	<b>Slav Bitman</b>
Steven Redd	102.7	\$106,021	\$84,805	125.0	\$107,485	\$133,873	80.3	\$213,506	26.9		78.9	Mathew Hart
<b>VI Scott Wheeler</b>	<b>119.8</b>	<b>\$58,206</b>	<b>\$31,545</b>	<b>184.5</b>	<b>\$46,364</b>	<b>\$84,290</b>	<b>55.0</b>	<b>\$104,570</b>	<b>17.4</b>	<b>90</b>		<b>Imran Satti</b>
Hemerson Gonzalez	102.4	\$98,305	\$113,364	86.7	\$22,925	\$19,430	118.0	\$121,230	18.7	84		Beto Quintero
<b>VII Andrew Batten</b>	<b>214.7</b>	<b>\$87,908</b>	<b>\$36,508</b>	<b>240.8</b>	<b>\$95,151</b>	<b>\$50,465</b>	<b>188.5</b>	<b>\$183,059</b>	<b>173.6</b>	<b>89</b>		<b>Michael Vasu</b>
John Ophals	118.0	\$54,157	\$49,801	108.7	\$64,223	\$50,463	127.3	\$118,380	53.5	89		Jamison Weatherspoon
AshLynn Orng	111.8	\$18,612	\$11,340	164.1	\$39,905	\$67,010	59.6	\$58,517	-2.9		77.1	Altig-Orlovic
<b>VIII David Carpenter</b>	<b>258.8</b>	<b>\$126,626</b>	<b>\$49,152</b>	<b>257.6</b>	<b>\$39,346</b>	<b>\$15,131</b>	<b>260.0</b>	<b>\$165,972</b>	<b>235.6</b>	<b>87</b>		<b>Dustin Venekamp</b>
Kyle Lewicki	171.9	\$42,417	\$14,081	301.2	\$20,954	\$49,206	42.6	\$63,371	30.2		77.9	Mathew Hart
Joseph Tomanovich	106.5	\$35,022	\$28,103	124.6	\$34,574	\$39,110	88.4	\$69,596	34.6		74.8	Altig-Orlovic
<b>IX Patrick Duray</b>	<b>284.5</b>	<b>\$23,210</b>	<b>\$5,998</b>	<b>387.0</b>	<b>\$57,817</b>	<b>\$31,775</b>	<b>182.0</b>	<b>\$81,027</b>	<b>178.9</b>		<b>84.4</b>	<b>Chad Deley</b>
Marissa Cunningham	188.0	\$78,591	\$28,699	273.8	\$30,776	\$30,113	102.2	\$109,367	141.7	87		James Cunningham
Alberto Alcala	142.6	\$28,758	\$37,620	76.4	\$45,534	\$21,821	208.7	\$74,292	62.5		76.0	Ryan Bisanz
<b>X Sanaz Mirza Baig</b>	<b>1,554.9</b>	<b>\$12,993</b>	<b>\$574</b>	<b>2,262.1</b>	<b>\$9,691</b>	<b>\$1,143</b>	<b>847.8</b>	<b>\$22,684</b>	<b>1,617.0</b>	<b>84</b>		<b>Imran Satti</b>
William Parmeter	541.5	\$20,482	\$2,373	863.0	\$9,747	\$4,432	219.9	\$30,229	477.4	89		Nicholas Moore
Dustin Holtz	523.7	\$41,198	\$8,193	502.9	\$31,806	\$5,841	544.5	\$73,004	576.2	90		Kevin Holtz

## YTD

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET	SGA
<b>IV Patrick Knouse</b>	<b>119.5</b>	<b>\$181,179</b>	<b>\$111,421</b>	<b>162.6</b>	<b>\$80,227</b>	<b>\$104,909</b>	<b>76.5</b>	<b>\$261,406</b>	<b>57.1</b>		<b>73.3</b>	<b>Slav Bitman</b>
Steven Redd	102.7	\$106,021	\$84,805	125.0	\$107,485	\$133,873	80.3	\$213,506	26.9		78.9	Mathew Hart
<b>VI Scott Wheeler</b>	<b>119.8</b>	<b>\$58,206</b>	<b>\$31,545</b>	<b>184.5</b>	<b>\$46,364</b>	<b>\$84,290</b>	<b>55.0</b>	<b>\$104,570</b>	<b>17.4</b>	<b>90</b>		<b>Imran Satti</b>
Hemerson Gonzalez	102.4	\$98,305	\$113,364	86.7	\$22,925	\$19,430	118.0	\$121,230	18.7	84		Beto Quintero
<b>VII Andrew Batten</b>	<b>214.7</b>	<b>\$87,908</b>	<b>\$36,508</b>	<b>240.8</b>	<b>\$95,151</b>	<b>\$50,465</b>	<b>188.5</b>	<b>\$183,059</b>	<b>173.6</b>	<b>89</b>		<b>Michael Vasu</b>
John Ophals	118.0	\$54,157	\$49,801	108.7	\$64,223	\$50,463	127.3	\$118,380	53.5	89		Jamison Weatherspoon
AshLynn Orng	111.8	\$18,612	\$11,340	164.1	\$39,905	\$67,010	59.6	\$58,517	-2.9		77.1	Altig-Orlovic
<b>VIII David Carpenter</b>	<b>258.8</b>	<b>\$126,626</b>	<b>\$49,152</b>	<b>257.6</b>	<b>\$39,346</b>	<b>\$15,131</b>	<b>260.0</b>	<b>\$165,972</b>	<b>235.6</b>	<b>87</b>		<b>Dustin Venekamp</b>
Kyle Lewicki	171.9	\$42,417	\$14,081	301.2	\$20,954	\$49,206	42.6	\$63,371	30.2		77.9	Mathew Hart
Joseph Tomanovich	106.5	\$35,022	\$28,103	124.6	\$34,574	\$39,110	88.4	\$69,596	34.6		74.8	Altig-Orlovic
<b>IX Patrick Duray</b>	<b>284.5</b>	<b>\$23,210</b>	<b>\$5,998</b>	<b>387.0</b>	<b>\$57,817</b>	<b>\$31,775</b>	<b>182.0</b>	<b>\$81,027</b>	<b>178.9</b>		<b>84.4</b>	<b>Chad Deley</b>
Marissa Cunningham	188.0	\$78,591	\$28,699	273.8	\$30,776	\$30,113	102.2	\$109,367	141.7	87		James Cunningham
Alberto Alcala	142.6	\$28,758	\$37,620	76.4	\$45,534	\$21,821	208.7	\$74,292	62.5		76	Ryan Bisanz
<b>X Sanaz Mirza Baig</b>	<b>1554.9</b>	<b>\$12,993</b>	<b>\$574</b>	<b>2262.1</b>	<b>\$9,691</b>	<b>\$1,143</b>	<b>847.8</b>	<b>\$22,684</b>	<b>1617.0</b>	<b>84</b>		<b>Imran Satti</b>
William Parmeter	541.5	\$20,482	\$2,373	863.0	\$9,747	\$4,432	219.9	\$30,229	477.4	89		Nicholas Moore
Dustin Holtz	523.7	\$41,198	\$8,193	502.9	\$31,806	\$5,841	544.5	\$73,004	576.2	90		Kevin Holtz

† Performance Factor = (% F6 Mo Obj + % P6 Mo Obj) ÷ 2

Spotlight recognizes the top three Regional General Agents in Categories I-X with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments. YTD winners for RGAs in Categories I-X will be recognized by highest growth in excess of 10% with minimum of 100% Performance Factor.





### CATEGORY I



**1**  
ANNA GUIDO ROHRER  
HAMILTON, OH



**2**  
SUSAN GILBERT  
CHICAGO, IL



**1**  
KATHY PAPPAS  
ROSLYN HARBOR, NY



**2**  
ERICA DALAGER  
LAKELAND, MN



**1**  
REBECCA KLEBSCH  
COLGATE, WI



**2**  
GARY ROTHMAN  
LAGUNA NIGUEL, CA

### CATEGORY II

### CATEGORY III

### CATEGORY IV



**1**  
RANDY STOCKLEY  
TWILLINGATE, NL



**2**  
KRISSA HENSLEY  
TOLEDO, OH



**1**  
VIVIAN DWYER  
HARTFIELD, VA



**2**  
CARL ZABLOTNY  
LAS VEGAS, NV



**1**  
CINDY KUNCIE  
CANFIELD, OH



**2**  
CRYSTAL SENOUR  
LEBANON, NJ

### CATEGORY V

### CATEGORY VI

### CATEGORY VII



**1**  
DIANNA LUEKE  
BUFORD, GA



**2**  
BRETT HULME  
POOLER, GA



**1**  
GABRIELA BERLONI  
TORONTO, ON



**2**  
LISA QUEENER  
SUMMERSVILLE, WV

### CATEGORY VIII

## TOP MANAGERS

### CATEGORY I



**1**  
DAWN TRUDDEN  
DUNLAP, IL

### CATEGORY II



**1**  
JOHN KELIHER  
DACULA, GA

### CATEGORY III



**1**  
AMANDA MLINAZ  
PLYMOUTH, WI

## INDIVIDUAL REPS: JANUARY

Category	Rank	Name	Cards	Obj	% Obj
I	1	Anna Guido Rohrer	2,732	1,618	168.8
	2	Susan Gilbert	1,586	1,669	95.0
	3	Rona Pileggi Spano	1,465	1,756	83.5
II	1	Kathy Pappas	1,159	1,286	90.1
	2	Erica Dalager	1,068	1,238	86.3
	3	George Farenthold	1,118	1,305	85.7
III	1	Rebecca Klebsch	1,326	1,155	114.8
	2	Gary Rothman	1,091	1,080	101.1
	3	Tommy Flynn	938	1,086	86.4
IV	1	Randy Stockley	1,521	991	153.4
	2	Krissa Hensley	1,164	1,031	112.9
	3	Larry Lozano	1,052	953	110.4
V	1	Vivian Dwyer	989	912	108.4
	2	Carl Zablodny	745	863	86.4
	3	Lisa West	732	848	86.3
VI	1	Cindy Kuncie	752	765	98.3
	2	Crystal Senour	579	714	81.1
	3	Brett Hulme	1,129	646	174.7
VII	1	Dianna Lueke	1,120	587	190.7
	2	Brett Hulme	1,129	646	174.7
	3	Kevin McKeen	968	641	151.1
VIII	1	Gabriela Berloni	2,385	261	912.8
	2	Lisa Queener	586	463	126.6
	3	Wendy Sundeen	689	561	122.6
Rookie	1	Lisa Queener	586	463	126.6

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Name	Cards	Obj	% Obj
I	*1	Anna Guido Rohrer	2,732	1,618	168.8
	2	Susan Gilbert	1,586	1,669	95.0
	3	Rona Pileggi Spano	1,465	1,756	83.5
II	*1	Kathy Pappas	1,159	1,286	90.1
	2	Erica Dalager	1,068	1,238	86.3
	3	George Farenthold	1,118	1,305	85.7
III	*1	Rebecca Klebsch	1,326	1,155	114.8
	2	Gary Rothman	1,091	1,080	101.1
	3	Tommy Flynn	938	1,086	86.4
IV	*1	Randy Stockley	1,521	991	153.4
	2	Krissa Hensley	1,164	1,031	112.9
	3	Larry Lozano	1,052	953	110.4
V	*1	Vivian Dwyer	989	912	108.4
	2	Carl Zablodny	745	863	86.4
	3	Lisa West	732	848	86.3
VI	*1	Cindy Kuncie	752	765	98.3
	2	Crystal Senour	579	714	81.1
	3	Brett Hulme	1,129	646	174.7
VII	*1	Dianna Lueke	1,120	587	190.7
	2	Brett Hulme	1,129	646	174.7
	3	Kevin McKeen	968	641	151.1
VIII	*1	Gabriela Berloni	2,385	261	912.8
	2	Lisa Queener	586	463	126.6
	3	Wendy Sundeen	689	561	122.6

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: JANUARY

Category	Rank	Name	Cards	Obj	% Obj
I	1	Dawn Trudden	6,596	6,827	96.6
	2	Deborah Boles	6,158	7,266	84.7
II	1	John Keliher	5,454	5,115	106.6
	2	Judy Spade	5,771	6,286	91.8
III	1	Amanda Mlinaz	4,134	4,722	87.5

## MANAGERS: YTD

Category	Rank	Name	Cards	Obj	% Obj
I	*1	Dawn Trudden	6,596	6,827	96.6
	2	Deborah Boles	6,158	7,266	84.7
II	*1	John Keliher	5,454	5,115	106.6
	2	Judy Spade	5,771	6,286	91.8
III	*1	Amanda Mlinaz	4,134	4,722	87.5

## MOST ORIGINAL CARDS GENERATED: YTD

- 1**  
GABRIELA BERLONI  
2,365
- 2**  
LARRY LOZANO  
908
- 3**  
ERICA DALAGER  
760



**1**  
GABRIELA BERLONI  
TORONTO, ON

### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS


Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.




# LEADERSHIP BONUS

**1**




**MARK DUSHAJ**  
**\$38,576**  
Zachary Hart

**2**




**MARC SALVAGGI**  
**\$35,491**  
Surace-Smith

**3**




**MARK NEILSON**  
**\$27,086**  
Altig-Orlovic

**4**



**DAVID WANG**  
**\$22,309**  
Bob Olson

**5**



**REYNOLDS AKUAMO**  
**\$19,685**  
Theodore Pappas

**JANUARY BONUS LEADERS** | PAYOUT: **\$1,490,496** | QUALIFIERS: **730**

\$ 38,576	Mark Dushaj	\$ 4,499	Thomas Huynh	\$ 2,317	Bryan Juskiw	\$ 1,697	Calvin Shaw
35,491	Marc Salvaggi	4,494	Jonathan Emura	2,307	Christine Elledge	1,693	Tucker Gregor
27,086	Mark Neilson	4,494	Andrew Chambers	2,286	Michael van Delft	1,682	Michael Laramie
22,309	David Wang	4,479	Matthew Diulus	2,227	Robin Gonzalez	1,678	Kelly Yingling
19,685	Reynolds Akuamo	4,452	Ryan McIntosh	3,195	Michael McKiernan	1,675	Rupinder Toor
19,437	Doreen Ryan-Foti	4,393	Ronald Rivera	3,182	Robert Park	1,658	Saul Lopez
18,676	Matthew Parks	4,337	Aaron Parks	3,153	Jeffrey Hall	1,658	Tyler Worstell
17,361	Ryan Stenglein	4,325	Joseph Tomanovich	3,137	Kaitlyn Brandt	2,166	Yuriy Kosovan
17,316	Robert Kanaan	5,853	Kyle Lewicki	3,111	Phillip Waisman	2,158	Omar Billy
14,954	Daniel G Johnson	5,847	Shahab Mahdaveinejad	3,075	Andre Bent	2,155	Jeffrey von Kienast
14,127	Sean Velasquez	5,800	Walter Icaza	3,071	Alex Smith	2,113	Evan Donoghue
14,009	Daniel Hartwig	5,787	Yemi Akinade	3,050	Temesghen Starr	2,108	Patrycja Grudzinska
13,273	Brian Zuzick	5,758	Richmond Gerrish	3,002	Roger Fung	2,102	Jorge Leon
13,248	Darcy Schrieber	5,753	Steven King	2,990	Kelvin Fernandez	2,058	Alipate Makaui
13,218	Blake Higuchi	5,730	Sara Rostamijalilian	2,968	Matthew Cessna	2,045	Hannah M Holmes
13,067	Scott Wheeler	5,699	Charles Ferrari	2,943	Elvis Durakovic	2,033	Daryl Graham
12,580	Joshua Dishong	5,584	Brent Bowling	2,915	Christopher Rodriguez	2,021	Samuel Cohen
11,125	Bobby Gujral	5,519	Anita Ferris	2,901	Ransay Vazquez	1,993	George O'Shea
10,528	Joshua Krueger	5,406	Ryan Wilson	2,855	Joshua Randolph	1,993	Martha Zelaya
10,258	Andrew Batten	5,374	Tina Janti	2,831	Massoud Vaziri	1,989	Dana Black
9,830	Joshua Olin	5,372	Justin Adams	2,732	Justin Hermann	1,986	Chad McLaughlin
9,817	Zach Otto	5,308	Chris La Fond	2,714	AshLynn Orng	1,982	Pedro Lemos
9,678	Sara Vaz	5,308	Jason Bratin	2,693	Michael Musso	1,974	Alba Williams
9,569	Melinda-Rae Lyse	5,259	Aaron Lammey	2,666	Deserick Davenport	1,966	Brett Maurice
9,514	David Carpenter	5,146	Brenda Fox	2,664	Jeremy Rivers	1,964	Sacramento Juarez
8,931	Jeffrey Hudson	5,133	Rodney Ward	2,632	Mallory Eggleton	1,956	Dwayne Nabors
8,860	Nicholas Lorence	5,128	William Tompkins	2,608	Justin Sutton	1,925	Edmaggie Myrthil
8,808	Jose Viramontes	5,078	Atta Saleh	2,595	Michael Russo	1,918	Keona France
8,419	Patrick Knouse	5,077	John M McGrath	3,950	Ryan Fickert	1,910	Jeffrey Espinal
8,327	Nasr Quadri	5,076	Tony Geer	3,867	Samy Jacques	1,900	Joshua Yurinko
8,069	Lamar Livingston	5,017	Jesse Benwell	3,831	Meaghan Krecsko	1,899	Morgan Lobello
8,007	Corey Helly	4,942	Ernest Powell	3,821	Jason Green	1,865	Robert R Hamilton
8,002	Christopher Hintz	4,877	London Burnett	3,747	Alma Lozano	1,862	David Hausman
7,853	Jake Yagjian	4,868	Britton Costa	3,501	Mario Hajro	1,830	Johnny Ramos
7,326	Kimberly Hamilton	4,853	Brody Maughan-Evanson	3,497	Eric Thompson	1,820	Hirenkumar Patel
7,291	Mahadai Kryshundayal	4,776	Elias Boles	3,493	John Ophals	1,820	Daven Hermosura
7,266	Elyse Bryan	4,763	Anthony Theriault	3,491	Cara DeFiore	1,814	Robert Adrahtas
7,131	Harold Durana	4,762	Michael DeGiovanni	3,474	Christine Moore	1,812	Sokol Fazliu
7,009	Levar Morgan	4,736	Peter Kwiatkowski	3,447	Dominic Telymonde	1,794	Craig Strompf
6,999	Duane Shaw	4,679	Natalie Linker	3,443	Alan Fricke	1,793	James Tolley
6,835	Paul M Smith	4,674	Jason Isanberg	3,435	Emma Sermos	1,785	Dale Meyer
6,821	Matthew Conrad	4,627	Duni Olusegun	3,428	Shalom Chaimov	1,779	Deana Plaster
6,703	Avi Kauderer	4,616	Demitrius Lucas	3,399	Dan Ilkei	1,778	Rita Rider
6,654	Luay Ghawi	4,566	Joshua West	3,357	Anthony Greco	1,778	Thomas Longino
6,628	Beau Locker	4,550	Aaron Burke	3,344	Patrick Duray	1,737	Michael Gerstein
6,546	Carlos Arballo	4,539	Dustin Dunlap	3,324	William Robinson	1,698	James Franklin

\$ 1,344	Dominick Williams	\$ 1,129	Ariel Demesa	\$ 986	Priscilla Chavez	\$ 877	Ryan Ohm	\$ 729	Ashley Flood	\$ 597	Ebuwa Ottagho
1,338	Shane Cabral	1,125	Kevin Lowery	975	Kendall Wilson	870	Monique Safari	725	Christa Bartol	586	Avery Hearn
1,338	Matt McBride	1,124	Megan Johnson	974	Mary-Delores Ayarzagoitia	867	Clayton Slaughter	725	Magda Figueiredo	583	George Alamo
1,325	Devon Chapman	1,116	Herman Fennell	972	Rachel Brown	865	Jackson Hamilton	722	Matthew Russell	583	Carlin Kaufman
1,324	Aaron Haynes	1,114	Paul Zuzick	971	Calvin Irving	860	Barbara Seyoum	720	Aaron Parsons	574	Matthew McDowell
1,310	Melissa Rodriguez	1,113	Hunter Houvener	969	Mike Paragiou	857	Lindsey Dettwiller	718	Michelle Olivo	574	Jarred Spanbauer
1,295	Muhammed Ashraf	1,101	Michael Sherwood	968	Paul Streater	842	Wanda Williams	711	Joseph Gocjaj	562	Mickey Adkins
1,276	Megan Connors	1,098	Asiguy Haugabook	968	Kerlens LaRose	841	Alifonzo Garcia	696	Johnny Ly	555	Stephen Coons
1,275	Richard Pazak	1,097	Sherly Philippe	966	Morgan Scheirman	840	Takiyah Smith	693	Justin Diaz	554	Debra Small
1,275	Kasali Kotun	1,095	Roger Rau	955	Arthur Trost	833	Zonia Ramirez	692	Paul Samra	553	Hilary Arsenault
1,271	Jimmy Riley	1,093	Laura Dennee	950	Jason von Rosenberg	813	Alexis Pineiro	687	Cara Griffin-Locker	551	Deanna Roberts
1,264	Kenan Hyseni	1,088	Alejandro Pineda	943	Antonio Evans	811	Jennifer Jaikes	679	Dashan Brown	546	Aziz Farsakh
1,263	Fran Kolos	1,088	Joseph McCallister	943	Alexander Johnston	807	Penelope King	671	Maurice Coleman	543	Daniel Juskiw
1,262	Peter Cappuccio	1,088	Daniel Dunham	936	Landon Schlag	806	Joel Nunez	669	Antonio Denino	539	Lacey Davies
1,249	Begona Patino-Lopez	1,071	Nicole Sanders	924	Eric Snyder	799	Constance Tuiteleapaga	659	Sean Sparkman	537	Sylvain Kalombo
1,243	Jennifer Reed	1,068	Justin Allain	920	Sean Hansen	798	Cameron Stanley	655	Christopher Muraca	536	Jessica Santamarina
1,243	Jenna Gula	1,063	Andrew Hynan	918	Cherotam Ilolkwu	797	Matthew Simon	647	Joseph Quintons	536	Luaao Leota
1,243	Andre Hawthorne	1,050	Chase Miller	909	Anthony Dixon	790	Victoria Varney	645	Nicholas Deliberto	535	Ryan Orloski
1,224	Venita Allen	1,045	Joshua Lowman	905	Marie Campbell	788	Shayla Williamson	642	Kevin Kondrad	533	Eric Salado
1,223	Filiberto Carreno	1,043	Deborah Paredes	904	Dominick Williams	788	Marcus Piccirilli	637	Joseph Schleicher	528	Jessica Brown
1,219	Dylan Johnson	1,042	Francesca Veltri	901	Angela Rodriguez	781	Mark Lahijani	632	Martin Robinson	517	Joan Bonvicini
1,198	Jordan Reinhold	1,036	Patricia Cicerale	897	Brandon Haley	777	Brandon Teter	631	Evan Holzhauser	516	Brian Schmitz
1,198	Rita Eisenstrager	1,035	Dylan Murphy	892	Shantayia Williams	769	Jamell Ramsay	622	Tiffany Harmouche	512	Courtney Howard
1,193	Tabitha McDermid	1,035	Denis-Michael Catalano	889	Harjeet Rana	754	Christopher Buttacavoli	615	Renee Cunningham	512	Rachel Elfenbein
1,177	Derya Ekren	1,027	Mauri Ramirez	888	Justin LoPatriello	753	Philip Eggleton	613	Theodore Ryan	509	Armando Benitez Ojeda
1,174	Bradley Christiansen	1,008	Ryan Hall	887	Richard Johnson	744	James Keefer	608	Brandon Crosby	504	Young Lee
1,170	Adem Abdula	1,002	Azar Afnan	886	Michael Joseph	739	Cristian Alaimo	606	Andrea Kessler	501	Dario Messina
1,152	Ethan Barnt	1,002	Omar Fernandez	881	Martha Alvarado	738	Dean Gushi	605	Ronald Spielner		
1,146	Lidia Meglei	999	Steven Barton	880	Abraham Weissman	738	Timothy Bugge	602	Delroy Phang		
1,142	Kevin Butchino	995	Charley Forshee	879		730	David Lawrence	598	Steven Baum		





# REINSTATEMENT BONUS

1



**\$4,187**  
Don Foti

2



**\$3,838**  
Surace-Smith

3



**\$2,662**  
Giglione-Ackerman

4



**\$1,691**  
Matt Henderson

5



**\$1,424**  
Theodore Pappas

## SA/GA DIRECT CODE FIELD TRAINING BONUS - CONTINUED

- \$ 1,019 Jessie Cossio
- \$ 1,016 Berlin Tuzon
- \$ 1,009 Gregory Sampat
- \$ 1,003 Sarah Acker
- \$ 1,002 Colin Weathers
- \$ 998 Joshua Lopez Jr
- \$ 995 Bennett Williams
- \$ 994 Dale Canterbury
- \$ 994 Rangi Witka
- \$ 992 Halima Smith
- \$ 990 Irma Gallardo
- \$ 989 Mark Cormier
- \$ 987 Cristian Alaimo
- \$ 975 Ariel Demesa
- \$ 972 Derek Pratt
- \$ 966 Eli Parra
- \$ 961 Colleen Simental
- \$ 957 Vanessa Cohen
- \$ 956 Ebuwa Otagho
- \$ 953 Sacramento Juarez
- \$ 949 Sean Sparkman
- \$ 949 Jenna Grula
- \$ 949 Alfonso Oropeza
- \$ 946 Nathaniel Oliver
- \$ 944 Ryan Ohm
- \$ 937 Tara Haughney
- \$ 928 Shantayia Williams
- \$ 926 Joseph Rotolo
- \$ 926 Jessline Fermin
- \$ 920 Brandon Schweitzer
- \$ 917 Pamela Hoard
- \$ 916 Melissa Tatum
- \$ 907 Nancy Rojas
- \$ 891 Matthew Simon
- \$ 885 Keona France
- \$ 885 Jamison Hathaway-Clark
- \$ 883 Dustin Oetzman
- \$ 880 Daniel Veliz
- \$ 879 Jennifer Reed
- \$ 879 Denzel Banford
- \$ 873 Michael Foret
- \$ 872 Kimberle Spooner
- \$ 871 Alexander Galindo
- \$ 868 Caren Deanda
- \$ 860 Damion Rayam
- \$ 856 Jonathan Drummond
- \$ 856 Jakob Morris
- \$ 842 Bethany Evans
- \$ 835 Katrina Collie
- \$ 823 Melisa Rodriguez
- \$ 821 Mykola Romanyuk
- \$ 821 Brandon Robinson
- \$ 816 Alexander Johnston
- \$ 810 Armando Benitez Ojeda
- \$ 806 Jared Guglielmino
- \$ 801 Bashar Jarkasy
- \$ 800 Valentino Kalaj
- \$ 799 Starr Caulder
- \$ 798 Kimberly Salerno
- \$ 795 Deborah Mitchell
- \$ 794 Taylor Black
- \$ 792 Daniel Foore
- \$ 791 Kamil Kaleta
- \$ 787 Patricia Contreras
- \$ 775 Michael Jennings
- \$ 766 Jackson Hamilton
- \$ 766 Luis Suarez
- \$ 765 Joseph Wilson
- \$ 762 Daniel Martinsen
- \$ 760 Tisha Joyner
- \$ 756 Stephanie Harris
- \$ 754 Cristobal Tello Alderete
- \$ 752 Kendra Orng
- \$ 749 Patricia Cicerale
- \$ 749 Andrew Siebert
- \$ 746 Zindora Crawford
- \$ 732 Jacob Brown
- \$ 729 Adriana Aboulwafa
- \$ 728 Darius Rowan
- \$ 728 Ashley Silva
- \$ 727 Mohammed Moalawi
- \$ 726 Bradford DeLuca
- \$ 718 Jordan Hallman
- \$ 718 Muzit Berhe
- \$ 717 Sheila Downey
- \$ 716 Candy Henderson
- \$ 714 Jesus Romero
- \$ 711 Jazmyn Holloway
- \$ 705 Kenneth Hardin
- \$ 703 Elizabeth Ortiz
- \$ 703 Bridget Lasley
- \$ 697 John P Fitzgerald
- \$ 693 Jocelyn Appleton
- \$ 690 George Alamo
- \$ 685 Mary Franklin
- \$ 685 Shannon Elleby
- \$ 682 Matthew Fincher
- \$ 681 Jeanette Ramirez
- \$ 679 Gregory Soto
- \$ 679 Hala Heribali
- \$ 677 Paul Maria
- \$ 666 Jennifer Dettmann
- \$ 660 Andrew Hynan
- \$ 656 Michael Clower
- \$ 652 Elena Flores
- \$ 650 Peter Cappuccio
- \$ 649 Elizabeth Trotter
- \$ 649 Joshua Mitchell
- \$ 646 Jesse Medina Nunez
- \$ 643 Felicia Brown
- \$ 637 Theodore Ryan
- \$ 637 Alan Arellano
- \$ 634 Eric Peyton
- \$ 628 Lawrence Wise
- \$ 626 Ky Kollar
- \$ 620 Antony Cosenza
- \$ 618 Francesca Veltri
- \$ 616 Vanja Djordjevic
- \$ 614 Alexis Pineiro
- \$ 614 Christina LaPlant
- \$ 613 Daniel Petek
- \$ 613 Layla Bokhari
- \$ 606 Gerard Armstrong
- \$ 605 George Hardemion
- \$ 599 Chavis Holmes
- \$ 594 Kristie Sullivan
- \$ 592 Deonte Jones
- \$ 591 Olja Holovcuk
- \$ 591 Austin Hamilton
- \$ 581 Deaveon Francisco
- \$ 579 Matthew Blue
- \$ 576 Babajide Obashoto
- \$ 576 Aref Sayegh
- \$ 575 Nydia Ortiz
- \$ 575 Carey Hartman
- \$ 569 Steven Augustine
- \$ 566 Paul Vassallo
- \$ 559 Nicholas Gojcaj
- \$ 558 Brandon Clark
- \$ 557 Eric Rodriguez
- \$ 557 Jason Isanberg
- \$ 554 Mickey Adkins
- \$ 549 Tyler Honeyford
- \$ 548 Leonel Lazcano
- \$ 547 Todd Riescher
- \$ 547 Cole Hatfield
- \$ 545 Bobby Davis
- \$ 542 Shane Cabral
- \$ 538 Preston Lewis
- \$ 527 Daniel Rivero Basulto
- \$ 524 Hilary Arsenault
- \$ 523 Tanya Labinowicz
- \$ 521 Zachery Nelson
- \$ 517 James Snipes
- \$ 508 Maurice Coleman
- \$ 506 Ronnette McMeans
- \$ 502 Behrad Baghbanian
- \$ 501 Junior Pineda
- \$ 1,412 Vassilios Katos
- \$ 1,381 Austin Smith
- \$ 1,195 Kasecy Williamson
- \$ 1,114 Mitchell Look
- \$ 1,068 Marc Demilia
- \$ 1,043 Joseph B Smith
- \$ 973 Sione Maumau
- \$ 971 Bryan Czajkowski
- \$ 897 Pamela Faircloth
- \$ 782 Dawid Liniewski
- \$ 749 Maurice Baritz
- \$ 730 Laurekins Pardovani
- \$ 724 Faith Jones
- \$ 630 Al Alkurdi
- \$ 607 Lillian Carroll
- \$ 572 Maria Ramirez
- \$ 561 Mahadai Kryshundayal
- \$ 549 Jack Keiderling
- \$ 525 Cleopatra Sola
- \$ 523 Adem Abdula
- \$ 506 Anna Senra

## JANUARY BONUS LEADERS

PAYOUT: \$52,455

QUALIFIERS: 132

- \$ 4,187 Sami Mogannam
- \$ 3,838 Bradley Weigand
- \$ 2,662 Nabil Spahi
- \$ 1,691 Glyn Hurst
- \$ 1,424 Dason Phaul
- \$ 1,412 Vassilios Katos
- \$ 1,381 Austin Smith
- \$ 1,195 Kasecy Williamson
- \$ 1,114 Mitchell Look
- \$ 1,068 Marc Demilia
- \$ 1,043 Joseph B Smith
- \$ 973 Sione Maumau
- \$ 971 Bryan Czajkowski
- \$ 897 Pamela Faircloth
- \$ 782 Dawid Liniewski
- \$ 749 Maurice Baritz
- \$ 730 Laurekins Pardovani
- \$ 724 Faith Jones
- \$ 630 Al Alkurdi
- \$ 607 Lillian Carroll
- \$ 572 Maria Ramirez
- \$ 561 Mahadai Kryshundayal
- \$ 549 Jack Keiderling
- \$ 525 Cleopatra Sola
- \$ 523 Adem Abdula
- \$ 506 Anna Senra

# 5 BONUS TOTAL: \$4,992,727

WORLD'S GREATEST  
\$2,321,663

LEADERSHIP  
\$1,490,496

RGA LEADERSHIP  
\$292,098

SA/GA TRAINING  
\$836,015

REINSTATEMENT  
\$52,455

# FOUNDERS CLUB

January Qualifiers—  
Outstanding Producers:



### Muhammed Ashraf

Theodore Pappas  
5 Qualifications  
\$138,510 Net ALP  
88.8 RET



### Mike Reed

Altig-Orlovic  
1 Qualification  
\$98,213 Net ALP  
84.8 RET



### Harvey Quinn

Oldham-Gryska  
1 Qualification  
\$65,090 Net ALP  
89.4 RET



### Lily Sakai

Cohen-Cohen  
28 Qualifications  
\$79,022 Net ALP  
87.5 RET



### Max Quasem

Cohen-Cohen  
42 Qualifications  
\$71,558 Net ALP  
89.4 RET



### David Staffery

Dustin Venekamp  
1 Qualification  
\$62,392 Net ALP  
91 RET



### Jordon Graham

Sabrina Lloyd  
4 Qualifications  
\$96,606 Net ALP  
83.6 RET

# DIRECTORS OF THE MONTH



Leaders growing leaders

## Sales Directors of the Month



**Murray Horowitz**  
Recruiting

Murray had 102.47% growth over January 2017.



**Renee Jeffries**  
Training

Renee had 70.53% growth over January 2017.

## PR Director of the Month



**Jackie Lowe**  
Jackie met 80.04% of Objective during January 2018.



### David Zophin

President  
AIL/NILICO Agency Divisions

**SUCCESS IS DEPENDENT UPON THE GLANDS – SWEAT GLANDS. — ZIG ZIGLAR**

**W**HILE PLENTY OF YOU ARE feeling the drag and sluggishness of these latter days of winter, I always see this time of year as exciting, refreshing, and downright inspiring. That's because this is the time we recognize and honor our award winners and Convention qualifiers, and give extra kudos to our #1 Individual Producer, who deserves all the fame and prestige we can throw at him.

And this winner, especially, is one I admire tremendously. Al Alkurdi has come out ahead not one, not two, but three years in a row, pretty much defining success and what it means to take full advantage of AIL/NILICO's Opportu-

nity Unlimited. This guy is such an inspiration, that even I feel motivated to amp up my energy – to dig deeper and see if I have anything else to give. And that's exactly what I'm hoping all of you take away from such an amazing performance. I hope that when you see someone so accomplished, you can see yourself and the incredible outcome that awaits those who have the passion and zeal for what they do.

It's no secret what it takes to find success here. It's no big mystery that the road to a remarkable career is paved with hard work, dedication, and an unstoppable drive to achieve perfection (or at least as close to it as you can possibly get). So the only question is if you're willing to make that commitment to succeed. Are you ready to pull out all the stops and become the driving force that will bring you to the destination you've always dreamed of?

And more importantly, once you've made that decision, are you willing to follow through with that commitment? It's one thing to resolve to make a certain accomplishment, and quite another to actually put in the time, energy, and hard work necessary to see that accomplishment come to life. We all see the perks successful people enjoy, and we all envision that as a part of our lives. What we don't always see is what it took to earn those rewards. We don't

necessarily see the labors required to get from point A to point B.

As one of my favorite motivational speakers and authors, Zig Zigler, pointed out in the quote, it is truly the "sweat glands" that lead us to success. That old saying about blood, sweat, and tears rings so true when it comes to accomplishing something great (although when it comes to this career, hopefully most of those blood, sweat, and tears are figurative).

If you don't believe me, just look at our award winners and all they've achieved. Their time, effort, and energy are what brought them to where they are today. Sure, someone like Al has an energy level through the roof, but that's only because he wants to be #1 so badly! His desire to be the best of the best is the fuel to his fire. So see what happens when you want to be the best. See how far you get and what you can achieve when your desire for success surpasses any doubt, hesitation, or other obstacles that are holding you back. The difference will amaze you!

Congrats to our Convention qualifiers, award winners, and once again, to Al. I can't wait to see the new heights we reach in 2018 as we dream bigger, push harder, and work more passionately to accomplish something greater. 🙌



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# 2019 CONVENTION LAS VEGAS



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